

Secure your future with the power of regular income benefit



Birla Sun Life Insurance

SecurePlus Plan

A traditional non – participating insurance plan



Birla Sun Life
Insurance



As you move forward in life, financial requirements pertaining to the well being of you and your family becomes a major catalyst in your life. You want to provide the best of everything to your loved ones. However, in these turbulent times of economic instability, there is a risk of your income not keeping pace with your needs and goals. In such times a second guaranteed income proves to be bliss.

BSLI SecurePlus Plan recognizes the importance of such needs and helps you fulfil them by offering you a second income which ensures peace of mind.

KEY BENEFITS

- Flexibility to choose the amount you wish to pay every year
- Flexibility to choose the Income Benefits

Option A - if you want to receive Income Benefit equal to 100% to 600% of Annual Premium for 6 years

Option B - if you want to receive Income Benefit equal to 200% of Annual Premium for 12 years

- Inbuilt Accidental Death Benefit
- Enhance your insurance with appropriate rider options

PLAN AT A GLANCE

Entry Age	5 years - 50 years (age last birthday)
Maximum Maturity Age	63 years (age last birthday)
Policy Term	13 years
Premium Paying Term	12 years
Minimum Premium	Rs. 50,000
Payment Period	<ul style="list-style-type: none">• For Income Benefit Option A – 6 years (from the completion of policy term)• For Income Benefit Option B – 12 years (from the completion of policy term)
Sum Assured*	Sum Assured will be determined based on your entry age and the premium amount you commit to pay in a policy year.
Minimum Sum Assured	Rs. 7,25,000
Premium Mode	Annual

* Please ask your financial advisor for an illustration applicable to your policy or refer to your policy contract for further details.

YOUR CHOICES

STEP 1

Choose your premium

BSLI SecurePlus Plan offers you the freedom to choose the amount of premium you commit to pay during the premium paying term. Your Sum Assured will be determined based on your entry age and the premium amount you commit to pay in a policy year.

STEP 2

Choose your Income Benefit Option

BSLI SecurePlus Plan offers you the flexibility to choose between two Income Benefit Options to suit your requirements.

Income Benefit Option A – Income benefit equal to 100%, 200%, 300%, 400%, 500% & 600% of annual premium will be paid at the end of every year during the Payment Period for 6 years.

Income Benefit Option B – Income Benefit equal to 200% of annual premium will be paid at the end of every year during the Payment Period for 12 years.

YOUR BENEFITS

Income Benefit

After the completion of the policy term, you will start receiving Income Benefit payouts at the end of each year during the Payment Period which are fully guaranteed. These payouts are pre defined percentage of the annual premium (excluding service tax and cess, any applicable rider premiums and underwriting extras, if any) paid by you. Depending on your perceived need for a increasing or a level payout, you can choose one of the following options at inception to receive the Income Benefit payouts

Income Benefit Option A – Receive income increasing from 100% to 600% of annual premium at the end of each year as per the table shown below

Payment Period Year	Income Benefit (% of AP)
1	100%
2	200%
3	300%
4	400%
5	500%
6	600%

Income Benefit Option B – Receive income of 200% of annual premium at the end of each year as per the table shown below

Payment Period Year	Income Benefit (% of AP)
1	200%
2	200%
3	200%
4	200%
5	200%
6	200%
7	200%
8	200%
9	200%
10	200%
11	200%
12	200%

In case you would like to get a lump sum instead of the income benefit, a commuted value of the outstanding Income Benefit shall be paid as lump sum. To know the commuted value for your policy you can get in touch with your advisor, or the nearest Branch Office.

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. However, if life insured is different from the policyholder, the policyholder will receive the death benefits. The policy shall be terminated once the Death Benefit is paid.

Sum Assured on death will be higher of:

- 10 times of the annual premium (excluding service tax and cess, any applicable rider premiums and underwriting extras, if any); or
- 105% of the total premiums paid as on the date of death (excluding service tax and cess, any applicable rider premiums and underwriting extras, if any); or
- Maturity Sum Assured^{^^}; or
- Sum Assured

^{^^}where Maturity Sum Assured is the commuted value of outstanding Income Benefit on maturity date.

In case where the death of the Life Insured takes place before the Life Insured attains age of 18 years, 2% of the annual premium (excluding service tax and cess, any applicable rider premiums and underwriting extras, if any) shall be payable as an additional benefit on death in minority or on payment of first instalment of the income benefit, whichever is earlier.

In the event life insured dies due to an accident during the policy term after attaining age of 18 years; we shall pay an additional Sum Assured to the nominee as an Accidental Death Benefit, subject to a maximum limit of Rs. 1 crore. Please refer to the Accidental Death Benefit exclusions section mentioned below for further details.

In case of the unfortunate demise of the life insured during the Payment Period, the nominee would continue receiving the Income Benefit as per the benefit option chosen till the end of Payment Period.

Maturity Benefit

On maturity date, you can choose to receive the commuted value of the Income Benefit as a lumpsum. The commuted value currently shall be calculated using a discounting rate of 9.00% per annum. This discounting rate is not guaranteed and is subject to change in future with prior IRDAI approval. Once the maturity benefit is paid, the policy shall be terminated. No Income Benefit shall be payable thereafter.

To know the commuted value for your policy you can get in touch with your advisor, or the nearest Branch Office.

Customisable Benefits

For added protection, you can enhance your insurance coverage during the policy term by adding following riders for a nominal extra cost.

- 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)

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

Reduced Paid-Up Benefits

If you discontinue paying premiums after having paid premiums for at least three full years, your policy will not lapse but continue on a Reduced Paid-Up basis. Under Reduced Paid-Up, Sum Assured on Death, Maturity Sum Assured, Accidental Death Benefit, Income Benefit and additional benefit on death (applicable on minor lives) shall be reduced in proportion to the premiums actually paid to the total premiums payable during the policy term.

Rider Benefit, if any will cease.

Once the policy has become Reduced Paid-Up, the benefits payable in the “Your Benefits” section are amended as follows:

Death Benefit

In the unfortunate event of the death of the life insured during the policy term, we shall pay Reduced Sum Assured on Death to the nominee.

In case where the death of the Life Insured takes place before the Life Insured attains age of 18 years, we shall pay reduced additional benefit on death.

In the unfortunate event of the death of the life insured during the Payment Period, we shall continue to pay Reduced Income Benefit to the nominee.

Accidental Death Benefit

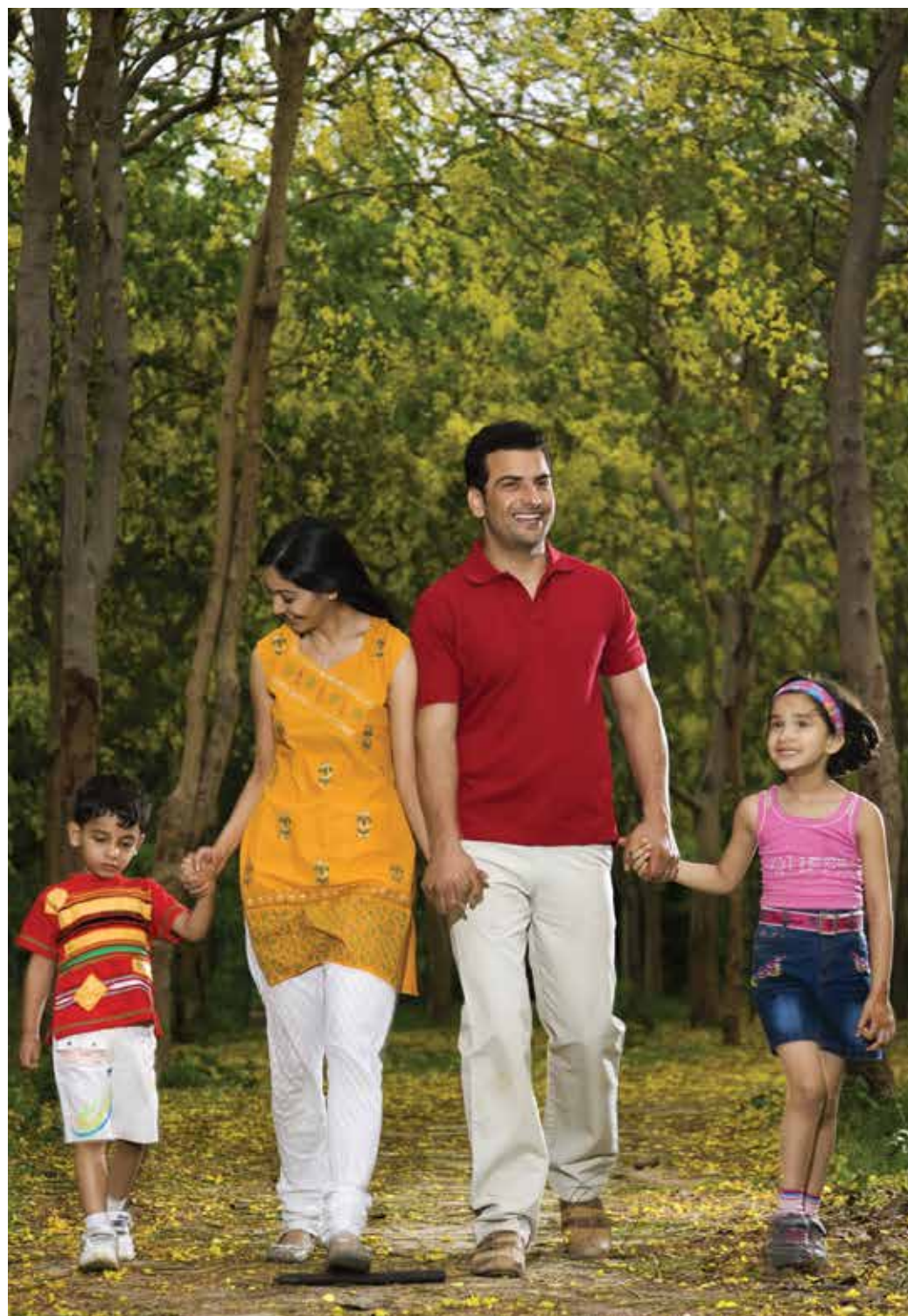
In the unfortunate event of the death of the life insured due to an accident during the policy term, we shall pay Reduced Accidental Death Benefit to the nominee.

Income Benefit

You will receive Reduced Income Benefit payouts depending on the option selected by you. In case you would like to get a lump sum instead of the income benefit payout, a commuted value of the outstanding Income Benefit shall be paid as lump sum. To know the commuted value for your policy you can get in touch with your advisor, or the nearest Branch Office.

Maturity Benefit

On maturity date, you can choose to receive commuted value of the Reduced Income Benefit payouts. Once the Reduced Maturity Benefit is paid, the policy shall be terminated. No Reduced Income Benefit shall be payable thereafter.



YOUR BENEFIT ILLUSTRATION

Entry Age	: 35 years	Annual Premium*	: Rs. 100,000
Gender	: Male	Premium Paying Term	: 12 years
Policy Term	: 13 years	Payment Frequency	: Yearly
Payment Period	: 6 years	Income Benefit Option	: Option A
Sum Assured	: Rs. 16,00,000		

Policy Year End	Annual Premium*	Premiums Paid to Date	Guaranteed	
			Death Benefit	Income Benefit
1	100,000	100,000	16,00,000	
2	100,000	200,000	16,00,000	
3	100,000	300,000	16,00,000	
4	100,000	400,000	16,00,000	
5	100,000	500,000	16,00,000	
6	100,000	600,000	16,00,000	
7	100,000	700,000	16,00,000	
8	100,000	800,000	16,00,000	
9	100,000	900,000	16,00,000	
10	100,000	1,000,000	16,00,000	
11	100,000	1,100,000	16,00,000	
12	100,000	1,200,000	16,00,000	
13		1,200,000	16,00,000	
14		-	-	100,000
15		-	-	200,000
16		-	-	300,000
17		-	-	400,000
18		-	-	500,000
19		-	-	600,000

*The premium is exclusive of Service Tax and Cess and any other applicable taxes. All applicable taxes will be additionally included to your premium and levied as per extant tax laws.

Please visit our website or ask your financial advisor for the benefit illustration for your policy.

YOUR OPTIONS

Surrendering your Policy

Your policy will acquire a surrender value after all due premiums for at least three full policy years are paid. The Guaranteed Surrender Value shall be a percentage of premiums paid (excluding service tax and cess, any applicable rider premiums and underwriting extras, if any).

The Guaranteed Surrender Value will vary depending on the year the policy is surrendered.

Your policy will also be eligible for a Special Surrender Value. The surrender value payable will be the higher of Guaranteed Surrender Value or Special Surrender Value. The policy shall be terminated once the Surrender Value is paid. Please ask your financial advisor for an illustration of the Special Surrender Values applicable to your policy or refer to your policy contract for further details. Kindly refer to the policy contract on the website for the surrender value table.

Taking a Policy Loan

You may take a loan against your policy once it has acquired a surrender value. The minimum loan amount is Rs.5,000 and the maximum up to 85% of your surrender value. We shall charge an interest on the outstanding loan balance at a rate declared by us which is 2% plus the base rate of the State Bank of India. Any outstanding loan balance will be recovered by us from policy proceeds due for payment and will be deducted before any benefit is paid under the policy. Should the outstanding policy loan balance equal or exceed the surrender value of your policy at any time, then the policy shall be terminated without value. Note that prior to this happening, we shall give you an opportunity to repay all or part of your outstanding loan balance in order for your policy to continue uninterrupted.



TERMS AND 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 of India Guidelines on Distance Marketing ⁽¹⁾ 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.

⁽¹⁾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 & Revival

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, the following will be applicable:

(a) In case you have not paid premiums for three full years, then all benefits under your policy will cease immediately.

(b) In case you have paid premiums for at least three full years, then your policy will continue on a Reduced Paid-Up basis.

You can revive 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. Upon revival, your benefits shall be restored to their full value.

If the policy is lapsed after paying installment premiums for atleast two full years, we will pay 10% of the premiums paid on death of the life insured or on early termination of the policy by the policyholder or the end of the revival period of two years; whichever is earlier.

Service Tax, Income Tax and Cess

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

Current Tax Benefits

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

As per the current provision of Section 194DA of the Act; the policy proceeds are subject to TDS if conditions prescribed under Section 10(10D) are not met.

You are advised to consult your tax advisor for details.

Exclusions

We will pay the premiums paid to date (excluding service tax and cess) or surrender value, if higher in the event the life insured dies by committing suicide, whether medically sane or insane, within one year from the inception of the policy or revival date of the policy.

Accidental Death Benefit Exclusion

The Life Insured will not be entitled to the Accidental Death Benefit for any accidental death directly or indirectly due to or caused, occasioned, accelerated or aggravated by any of the following:

- Death as a result of any disease or infection other than directly linked with an accident.
- Attempted suicide or self-inflicted injury while sane or insane.
- Participation of the insured person in a criminal, illegal activity or unlawful act with criminal intent.
- Taking or absorbing any intoxicating liquor, drug, narcotic, medicine, sedative or poison, except as prescribed by a licensed doctor other than life insured.
- Nuclear Contamination; the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature.
- Entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.
- 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.
- War, terrorism, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, martial law, rebellion, revolution, insurrection, military or usurper power, riot or civil commotion, strikes. War means any war whether declared or not.
- Service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order.
- Accident occurring while or because the Insured is under the influence of 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.

Nomination

Allowed as per the provisions of Section 39 of the Insurance Act, 1938 as 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 as 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 punishable with a fine which may extend to ten lakh rupees.

Fraud and Misrepresentation

As per the provisions of Section 45 of the Insurance Act, 1938 as amended from time to time. For more details on Section 45 of the Insurance Act, 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 5th in India among the private life insurers in terms of annual premium equivalent, with a market share of 6.9% for the 9 months ended 31st December 2015. BSLI reported an Embedded Value of Rs. 3,260 Crore as on 31st March 2015 and Value of New Business margin at 14.1% for 2014-15. During 2014-15, it recorded a gross premium income of Rs. 5,233 Crore, registering a y-o-y growth of 8% and posted a net profit of Rs. 285 Crore. Its assets under Management at Rs. 30, 421 Crore as on 31st December 2015 grew year-on-year by 6%. BSLI has a nation-wide distribution presence through 489 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.

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 INR 185,515 Crore as on 31st December 2015. 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. For the 9 months ended 31st December 2015, ABFSG reported consolidated revenue from these businesses at Rs. 6,270 Crore and earnings before tax of Rs. 743 Crore. Anchored by about 11,500 employees and trusted by over 7.4 million customers, ABFSG has a nationwide reach through 1,350 points of presence and about 112,000 agents / channel partners. For more information, please visit www.abfsg.com.

About Aditya Birla Nuvo Ltd.

Aditya Birla Nuvo is a USD 4.4 billion conglomerate operating in the services and the manufacturing sectors, where it commands a leadership position. Its service sector businesses include Financial Services, Fashion & Lifestyle and Telecom. It is a leading player in Linen, Agri, Rayon and Insulators businesses. ABNL is foraying into the Health Insurance and the Solar Power businesses. It has received an in-principle approval from Reserve Bank of India to set up

a Payments Bank in joint venture with Idea Cellular. For more information please visit www.adityabirlanuvo.com.

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. For more information please visit www.adityabirla.com.

About 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 AND DISCLAIMERS

This policy is underwritten by Birla Sun Life Insurance Company Limited (BSLI). This is a non-participating traditional insurance plan. All terms & conditions are guaranteed throughout the policy term. Service Tax and 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. The insurance cover for the life insured (including minors) will commence on the policy issue date. This brochure contains only the salient features of the plan. For further details please refer to the policy contract. Tax benefits are subject to changes in the tax laws. 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.

IRDA of India hereby clarifies to the public that

- IRDA of India or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums.
- IRDA of India 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



Birla Sun Life
Insurance

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