



**Sometimes two is not enough,
you need more.**

Birla Sun Life Insurance

Vision Regular Returns Plan

A traditional participating life insurance plan



Birla Sun Life
Insurance



We understand how important it is to save up and plan ahead for your dreams such as setting up your own business, going on exotic holidays, starting up a family of your own, sending your kids to college or just enjoying your well-earned golden years. We will help you to plan better to achieve your financial goals and realize your dreams with **BSLI Vision Regular Returns Plan**, an affordable savings and life insurance plan.

BSLI Vision Regular Returns Plan is a traditional participating endowment plan. With survival benefits payable every year from 5th policy anniversary till maturity and life insurance benefit, this plan offers a perfect combination of liquidity, savings and financial protection of your family.

PLAN AT A GLANCE

BSLI Vision Regular Returns Plan is suitable for you, if your key objective is secured growth on your savings, with regular liquidity to meet your financial objectives, while providing your family with comprehensive financial protection.

The BSLI Vision LifeSecure Plan offers you:

- **Growth to your savings** – Enhance your savings by accrued bonuses starting from the first policy year.
- **Easy liquidity at regular intervals** – You receive survival benefits every year starting from end of five years till the end of policy term.
- **Safety to your loved ones** – Comprehensive financial protection of your family depending on your choice of Sum Assured.

Eligibility Criterion

Entry Age (age last birthday)	13 – 45 years
Policy Term	20 years
Minimum Sum Assured	₹200,000
Premium Paying Term	Same as policy term
Premium Frequency	Annual - for all ages Semi-annual, Quarterly, Monthly – for ages less than equal to 40 years

At inception, you need to choose the Sum Assured and your premium will depend on the amount of the Sum Assured you select. For easy reference, your Sum Assured is banded as follows:

Sum Assured Band	Band 1	Band 2	Band 3	Band 4
Sum Assured (Rs.)	200,000 to 399,999	400,000 to 599,999	600,000 to 799,999	800,000+

This is a regular premium plan with premiums payable throughout the policy term. If you discontinue paying premiums after having paid for at least three full years, your policy will not lapse but will continue on a Reduced Paid-Up basis.

Bonuses – BSLI will declare compounding reversionary bonuses regularly at the end of each financial year during the policy term and those will be accrued in the policy on its policy anniversary or on death. Bonuses once attached to the policy are payable along with interim bonuses, as applicable on death, survival, surrender and maturity. In case of surrender the surrender value of the attached bonuses will be payable. The bonus rate declared by BSLI may vary from year to year and will depend on the actual experience regarding various factors and the prevailing economic conditions. Future bonuses are not guaranteed and will depend upon the future profits of the participating business. BSLI may also pay a terminal bonus on surrender, maturity or death if earlier, based on the actual experience and the prevailing economic conditions.

YOUR BENEFITS

Death Benefit

In the unfortunate event of death of the life insured during the policy term, we shall pay to the nominee

- Sum Assured on death; plus
- Accrued bonuses as of date of death⁽²⁾

In case of death of the life insured, if the life insured is different from the policyholder, the policyholder will receive the death benefit. The policy shall be terminated once the death benefit is paid.

Sum Assured on death is the maximum of Sum Assured chosen at inception without any deductions or 10 times the annual premium payable.

The death benefit payable shall never be less than 105% of total premiums paid to date (excluding any applicable rider premiums and/or underwriting extras and service tax, if any)

⁽²⁾ Refer to accrued bonus section

Survival Benefit

Starting from the 5th policy anniversary and on every subsequent policy anniversary till maturity, you shall receive a Guaranteed Survival Benefit. The Guaranteed Survival Benefit (per 1000 of Sum Assured) is:

Policy Year	Guaranteed Survival Benefit	Policy Year	Guaranteed Survival Benefit
1	0	11	40.0881
2	0	12	45.6436
3	0	13	51.8936
4	0	14	59.0365
5	15.6250	15	67.3698
6	18.9584	16	77.3698
7	22.5298	17	89.8698
8	26.3760	18	106.5365
9	30.5426	19	131.5365
10	35.0881	20	181.5365

After you pay premiums for at least 5 policy years and provided your policy status is premium paying, on every policy anniversary thereafter you shall receive (on survival)

- Guaranteed Survival Benefit; **plus**
- Non-guaranteed Survival Benefit (6.25% of the accrued bonuses)

Maturity Benefit

In the event the life insured survives to the end of the policy term, we shall pay to you

- Accrued bonuses; **less**
- Non-guaranteed Survival benefits already paid

The policy shall be terminated once the maturity benefit is paid.

Customisable Benefits

For added protection, BSLI Vision Regular Returns 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: 109B016V02)
- 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.

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 will continue on a Reduced Paid-Up basis. Under Reduced Paid-Up, your Sum Assured and Sum Assured on death shall be reduced in proportion to the premiums actually paid to the total premiums payable during the policy term. Your accrued bonuses up to the date of first unpaid premium will not be reduced; however any bonus payable for the policy year of premium discontinuance shall be reduced proportionately to the unpaid premiums in that policy year. There will be no further accrual of bonuses. On reduced paid-up you shall receive -

- Survival Benefit equal to the sum of Guaranteed and Non-guaranteed Survival Benefit and it will be payable at the end of each policy year until maturity;
- The policy shall continue with reduced benefits until the death of the life insured or until it matures at the end of the policy term.

If you have paid premiums for less than 5 complete policy years – Guaranteed Survival Benefit paid will be equal to the Guaranteed Survival Benefit applicable in the 5th year (as shown in the table above) reduced by the proportion of number of premiums paid by 5 and will continue to remain the same thereafter.

If you have paid premiums for at least 5 complete policy years - Guaranteed Survival Benefit will remain at the same level as the last Guaranteed Survival Benefit paid and will not increase thereafter.

YOUR BENEFIT ILLUSTRATION

Some benefits are guaranteed and some benefits are variable with bonuses based on the future performance of the participating business and economic conditions. If your policy offers guaranteed returns then these will be clearly marked “guaranteed” in the illustration table on this page. If your policy offers variable returns then the illustrations on this page will show two different rates of assumed future investment returns. These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back as the value of your policy is dependent on a number of factors including future performance of the participating business. In the illustration below, the Sum Assured and Guaranteed Survival Benefit are fully guaranteed. The Total Death Benefit and Total Survival Benefit are not guaranteed and are determined using assumed future investment returns of 4% and 8% as set by the Life Insurance Council.

Entry Age	: 35 years	Policy Term	: 20 years
Gender	: Male	Payment Mode	: Yearly
Sum Assured	: ₹250,000	Annual Premium	: ₹16,442

Policy Year End	Premiums Paid to Date	Guaranteed Benefit		Total Death Benefit		Total Survival Benefit	
		Death Benefit	Survival Benefit	at 4% p.a.	at 8% p.a.	at 4%	at 8%
1	16,442	250,000	0	2,54,125	2,57,250	0	0
2	32,884	250,000	0	2,58,318	2,64,710	0	0
3	49,326	250,000	0	2,62,580	2,72,387	0	0
4	65,768	250,000	0	2,66,913	2,80,286	0	0
5	82,210	250,000	3,906	2,71,317	2,88,414	5,239	6,307
6	98,652	250,000	4,740	2,75,794	2,96,778	6,352	7,663
7	1,15,094	250,000	5,632	2,80,344	3,05,385	7,529	9,094
8	1,31,536	250,000	6,594	2,84,970	3,14,241	8,780	10,609
9	1,47,978	250,000	7,636	2,89,672	3,23,354	10,115	12,220
10	1,64,420	250,000	8,772	2,94,452	3,32,731	11,550	13,943
15	2,46,630	2,50,000	16,842	3,19,559	3,83,858	21,190	25,209
20	3,28,840	2,50,000	45,384	3,46,807	4,42,841	90,619	1,39,784

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

To explain the benefits – in the 10th policy year the Guaranteed Survival Benefit is ₹8,772 and non-Guaranteed Survival Benefit (6.25% of the accrued bonus) @ 8% is Rs. 5,171, thus the total Survival Benefit @8% is ₹13,943. Similarly in the 15th policy year the Guaranteed Survival Benefit is Rs 16,842 and non-Guaranteed Survival Benefit (6.25% of the accrued bonus) @ 8% is Rs. 8,267, thus the total Survival Benefit @8% is Rs. 25,209

YOUR OPTIONS

Paying Premiums

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

You may choose to pay your premium annually, semi-annually, quarterly or monthly as per your convenience. For annual and semi-annual payments, we give a premium rebate of 3.0% and 1.5% respectively.

Sum Assured Rebate

For higher Sum Assured, we also offer a premium rebate as follows.

Sum Assured Band	Band 1	Band 2	Band 3	Band 4
Premium Rebate per 1000 SA	nil	1.50	2.10	2.50

Surrendering your Policy

Your policy will acquire a surrender value after all due premiums for at least 3 full policy years are paid. The Guaranteed Surrender Value is a percentage of premiums paid (excluding any premiums paid towards rider/s benefit, underwriting extras and service tax) plus the surrender value of accrued bonuses less any survival benefit already paid. 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 Surrender Values applicable to your policy or refer to your policy contract for further details..

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 is 85% of your surrender value. We shall charge interest on the outstanding loan balance at a rate declared by us from time to time based on then prevailing market conditions. 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, when your policy is in reduced paid-up status, then the policy shall be terminated without any 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 & 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⁽³⁾ 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

⁽³⁾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 (15 days for monthly mode) 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 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. Upon reinstatement, your benefits shall be restored to their full value.

Service Tax and Education Cess

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

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.

You are advised to consult your tax advisor for details.

Exclusions

We will pay the premiums paid to date or surrender value, if higher in the event the life insured dies by committing suicide, whether medically sane or insane, within one year after the issue date or reinstatement date of the policy.

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 ₹5580 Crore, registering a y-o-y growth of 7% and posted a net profit of ₹140 Crore. Its assets under Management at ₹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 ₹9,192 Crore and earnings before tax of ₹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 AND DISCLAIMERS

This policy is underwritten by Birla Sun Life Insurance Company Limited (BSLI). This is a traditional participating endowment plan. All terms & conditions are guaranteed throughout the policy term, except for the bonuses which would be declared at the end of each financial year. 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 precise 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



Birla Sun Life
Insurance