

Get back what you give and much more



Birla Sun Life Insurance

Future Guard Plan

A traditional non-participating life insurance plan



Birla Sun Life
Insurance



PLAN AT A GLANCE

Happiness and security of your family is something you have always held close to your heart. As the head of your family, you have always fulfilled your responsibilities towards your loved ones and have provided the comforts and benefits which they need, not just for the present but even for their future. However, you are always afraid of life's uncertainty, insecurity of not being able to provide adequately for your loved ones the little luxuries that you indulge in with your family from the most pleasant memories of your life. Safety of your family's future depends upon the decision you take today. A smart and good investment decision taken today ensures that you and your family keep on enjoying those luxuries and benefits even when you are not around.

Keeping this in mind, Birla Sun Life Insurance introduces to you **BSLI Future Guard Plan**. A plan which provides complete financial freedom even when you're not around, so that your loved ones live comfortably even in your absence.

WHY YOU SHOULD INVEST IN THIS PLAN?

This plan is ideal for you if you want an economical way of providing for life insurance cover and would like to protect your family in the unfortunate event of you not being around, yet receive all your premiums back on maturity. So you can enjoy life knowing that your family's future is secured and guaranteed even in your absence and your premiums are yours on your survival.

KEY FEATURES OF THE PLAN

- Complete financial protection at an affordable cost
- Guarantee of at least return of premiums paid at the end of policy term
- Enhance your insurance with appropriate rider options
- Tax benefits as per prevailing norms under the Income Tax Act, 1961

Eligibility

Entry Age	18 to 65 years of age
Policy Term	10, 15, 20, 25, 30 years, subject to max age on maturity: 75 years
Premium Paying Term	Regular Pay
Premium Mode	Annual Semi-annual Quarterly Monthly
Sum Assured	Min. ₹5,00,000 Max. No Limit

YOUR CHOICES

Step 1 Choose your type of plan

You choose the type of plan depending on what you desire at the end of policy term.

Plan A – 100% return of your premiums paid

Plan B – 110% to 150% return of your premiums paid depending on your policy term

Step 2 Choose your policy term

You choose the number of years for which you want to be protected. You can choose a policy term of 10, 15, 20, 25 or 30 years.

Step 3 Choose your sum assured

You choose the sum assured payable on the death of the life insured.

For easy reference, your Sum Assured is banded as follows:

Sum Assured Band	Band 1	Band 2	Band 3
Sum Assured (₹)	500,000 to 999,999	1,000,000 to 2,499,999	2,500,000 +

PREMIUMS

Your premium will depend upon age, gender, plan type, policy term and the sum assured chosen by you.

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
- 0.520 for half-yearly installments
- 0.265 for quarterly installments; or
- 0.090 for monthly installments

Indicative Premium rates per Rs.1,000 Sum Assured for 30 year old male as per policy term:

Plan Type	Premium rate per 1,000 Sum Assured (5 lacs to < 10 lacs)				
	10	15	20	25	30
Plan A	15.76	13.53	11.77	10.65	10.15
Plan B	25.42	24.11	19.20	15.52	13.61

Indicative Premium rates per ₹1,000 Sum Assured for 30 year old female as per policy term

Plan Type	Premium rate per 1,000 Sum Assured (5 lacs to < 10 lacs)				
	10	15	20	25	30
Plan A	15.08	12.77	10.96	9.80	9.38
Plan B	24.34	22.88	18.19	14.51	12.73

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.

BENEFITS

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 policy holder, the policy holder will receive the death benefits. The policy shall be terminated once the Death Benefit is paid.

** Sum Assured on Death is the maximum of Sum Assured or Maturity Sum Assured or 10 times the annual premium payable or 105% of total premiums paid to date excluding service tax, any applicable rider premiums and underwriting extras, if any*

Maturity Benefit

In the event the life insured survives to the end of the policy term, you will receive the Maturity Sum Assured which varies by the type of plan and the policy term chosen. It is calculated as the sum of the premiums paid (excluding service tax, rider premium and underwriting extras, if any) multiplied by the applicable percentage from the table below:

Plan Type	% of Premiums Paid as per policy term				
	10	15	20	25	30
Plan A	100%	100%	100%	100%	100%
Plan B	110%	120%	130%	140%	150%

The policy shall be terminated once the Maturity Benefit is paid.

Surrender Benefit

Your policy will acquire a surrender value after all due premiums for at least three full policy years are paid. The Guaranteed Surrender Value is a percentage of premiums paid (excluding any premiums paid towards rider/s benefit, underwriting extra and service tax).

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.

Rider Benefits

For added protection, BSLI Future Guard 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.

Reduced Paid-Up Benefits

If you discontinue paying premiums after having paid for at least three full policy years, your policy will not lapse but will continue on a Reduced Paid-Up basis. Under Reduced Paid-Up, your sum assured, sum assured on death and maturity sum assured shall be reduced in proportion to the premiums actually paid to the total premiums payable during the premium paying term. Reduced Sum Assured on death shall be payable on death of the life insured. On maturity, Reduced Maturity Sum Assured shall be paid.

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 of India Guidelines on Distance Marketing[^] 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.

[^]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.

Policy Loan

Not available under this plan.

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, the following will be applicable:

- (a) In case you have not paid premiums for three full policy years then policy will lapse and all benefits under your policy will cease immediately.
- (b) In case you have paid premiums for at least three full policy 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.

If your policy has lapsed after paying premiums for at least two full policy years, then we will pay 10% of the premiums paid as lump sum benefit on death of life insured or on early termination of the policy or at the end of the revival period of two years, whichever occurs first.

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 from the inception of the policy or reinstatement date of the policy.

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.

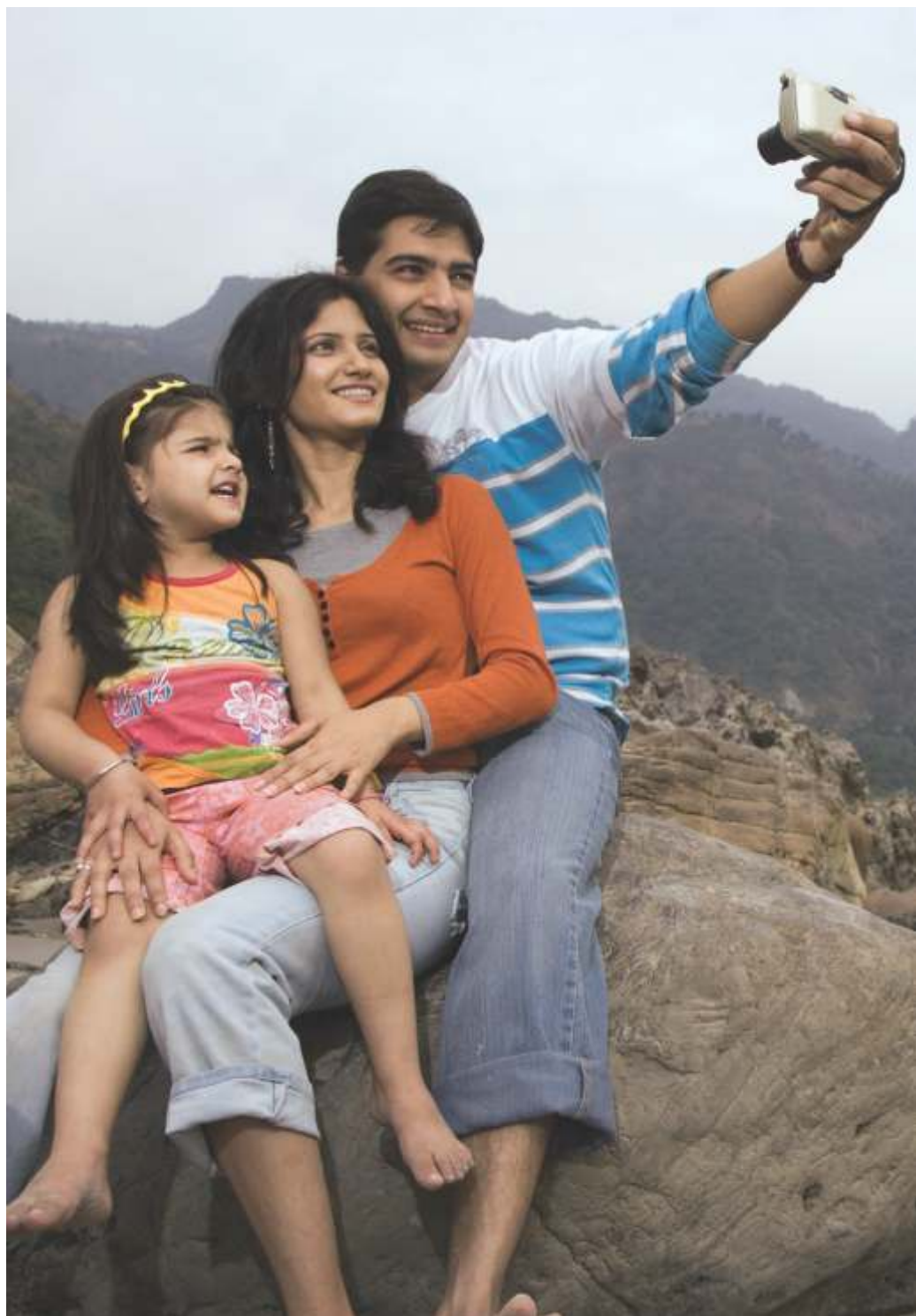
Prohibition of Rebates – Section 41 of the Insurance Act, 1938

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, 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 non - participating life 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. 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.

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

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