

Protection



Solutions

**Does your term plan recognize  
you are special?**



Birla Sun Life Insurance

**High Network Term Plan**

Comprehensive financial security for your family



**Birla Sun Life**  
*Insurance*



You are successful in your life and career and are looked upon by others. Your family, friends and business associates emulate you for not just who you are but the discerning choices that you deserve and make. You recognize the need to cover your financial plans and provide them the very best in financial protection that there is. Before you make a choice of the best financial protection plan in the market, you must consider the following:

- Not getting adequate Cover: Most financial protection plans are made for a larger target audience and hence do not take into account the level of cover that you would need. You may therefore end up being under insured, a risk that you should not take. As a thumb rule, adequate financial protection must be able to support your family's future life style.
- Not getting rewarded for your quality of life: You lead the best quality of life with access to the best health and wellness services. You are aware of the right life style and take good care of yourself. Your protection plan must recognize that and reward you for the same through lower rates.
- Not enjoying the flexibility to make your plan better: You know what is best for you and so should your financial protection plan. You should enjoy the flexibility to add the right kinds of riders covering accidental risk and critical illness. Sadly not every plan does that.

Thankfully, with BSLI High Networth Term Plan you would never need to go anywhere else. Combining the best features and carrying forward our tradition of innovation in the Indian Insurance Industry, Birla Sun Life Insurance is proud to introduce a financial protection plan that is just made keeping you in mind.

## **BSLI HIGH NETWORTH PLAN OFFERS THE FOLLOWING KEY BENEFITS:**

- Guarantees total financial security to your family at an affordable cost, upon your unfortunate demise: An amount equal to Sum Assured is paid to your nominee on your death, guaranteed
- Rewards you for your healthy lifestyle and good habits: Your premium is reduced based on your smoking habits and family background, that means you will have to pay less if you are a non-smoker and lesser if you have a good family health history. Under this plan, female lives enjoy better rates
- Customizable Benefits: You have an opportunity to enhance your cover with the option of appropriate riders

BSLI High Networth plan offers you the total peace of mind and enable you to have control on the future of your loved ones.

This plan is meant for you if:

- You are 18 to 65 years of age today
- You are looking for an amount of Sum Assured of at least Rs. 50 Lakhs
- You are looking to cover yourself for the next 10, 15, 20, 25 or 30 years provided you are 75 years or younger at the end of the term

## **GUARANTEES TOTAL FINANCIAL SECURITY AT AN AFFORDABLE COST**

In case of death of the life insured during the policy term, the Sum Assured will be paid to the nominee of your choice.

For this you have to pay premiums throughout the policy term.

As per your convenience, you can choose to pay your premium annually, half-yearly, quarterly or monthly. Your annual premium will be multiplied by:

- 1.000 for annual installments
- 0.510 for half-yearly installments
- 0.258 for quarterly installments; or
- 0.087 for monthly installments (3 months required at issue)

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.

This plan offers no policy loan, surrender or maturity benefits.

## REWARDS FOR YOUR HEALTHY LIFESTYLE AND GOOD HABITS

You will find that BSLI High Networth Term Plan offers affordable and guaranteed protection for everyone.

For non-smokers - you will be eligible for an automatic premium reduction if you have not been a user of any tobacco product in the last 5 years.

For preferred non-smokers - you will be eligible for a further automatic premium reduction if you are currently healthy and have no personal or family history of cancer, diabetes, coronary arterial disease, cardio vascular disease or stroke.

Below are sample annual premiums for a male aged 30 purchasing Rs. 10,000,000 of Sum Assured.

Policy Term	10 yrs	15 yrs	20 yrs	25 yrs	30 yrs
Smoker	13,000	14,700	17,100	20,000	24,000
Non-Smoker	11,500	12,800	14,800	16,900	20,300
Preferred NS	10,500	11,500	13,000	13,900	16,300

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

For women - BSLI High Networth Term Plan offers automatic premium reduction to women. Below are sample annual premiums for a female aged 30 purchasing Rs. 10,000,000 of Sum Assured.

Policy Term	10 yrs	15 yrs	20 yrs	25 yrs	30 yrs
Smoker	12,400	13,600	15,300	16,400	19,400
Non-Smoker	11,000	11,900	13,400	14,100	16,300
Preferred NS	10,100	10,800	12,000	12,500	13,400

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

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

## CUSTOMIZABLE BENEFITS

For added protection, BSLI High Networth Term Plan can be enhanced by the following riders for a nominal extra cost.

**Accidental Death & Dismemberment Benefit Rider** - provides 100% cover in case of unfortunate death due to accident, loss of more than one limb or sight in both eyes or in case of loss of one limb and sight in one eye, 50% cover in case of loss of one limb or sight in one eye.

**Critical Illness Plus Rider** - provides a cover against any of the seventeen illnesses as specified under this rider.

**Critical Illness Women Rider** - provides a cover against several critical illnesses including woman specific illnesses, including pregnancy complications and congenital anomalies in a new born child.





**Waiver of Premium Rider** - waives payment of future premiums on the happening of any of the unforeseen events covered under this rider.

## **MORE BENEFITS**

**Current Tax Benefits** - You will be eligible for tax benefits under Section 80C, 80D and Section 10(10D) of the Income Tax Act, 1961.

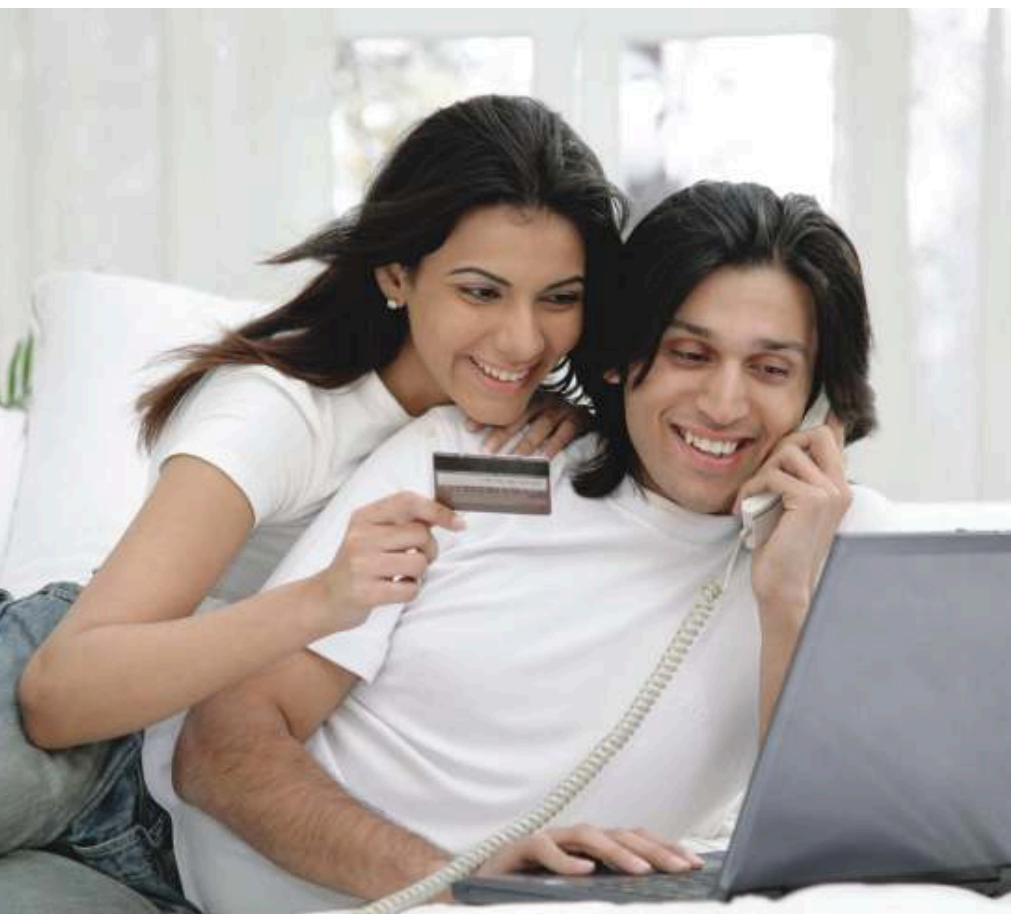
- Under Section 80C, premiums up to Rs.100,000 are allowed as a deduction from your taxable income each year
- Under Section 80D, for Critical Illness Plus/Women Rider, an additional premium up to Rs. 15,000 (Rs. 20,000 for senior citizens) is allowed as a deduction from your taxable income each year
- Under Section 10(10D), the benefits received from this plan are exempt from tax, subject to mentioned exclusions

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

## **OTHER QUESTIONS THAT YOU MAY HAVE**

*What happens if, due to some reason, I am unable to pay my premium on time?*

If you are unable to pay the 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 full premium by the end of the grace period, your policy will lapse and all insurance will cease immediately.

### ***How can I reinstate my policy?***

You can reinstate your policy for its full coverage within two years from the due date of the 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.

### ***What option do I have in case I change my mind after buying the policy?***

You will have the right to return your policy to us within 15 days from the date of receipt of the policy. We will refund all premiums paid till date once we receive your written notice of cancellation (along with reasons thereof), together with the original policy documents. Depending on our then current administration rules, we may reduce the amount of the refund by expenditures incurred by us in issuing your policy, and as permitted by the IRDA and in accordance to IRDA (Protection of Policyholders' Interest) Regulations, 2002.

## **TERMS AND CONDITIONS**

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

### ***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.

### ***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.

**BSLI HIGH NETWORTH TERM PLAN**  
**ANNUAL PREMIUM PER 1000 SUM ASSURED**

Entry Age		Preferred Non-Smoker				
Male	Female	Policy Term				
		10	15	20	25	30
18	18-21	1.24	1.28	1.36	1.36	1.36
19	22	1.25	1.29	1.37	1.37	1.38
20	23	1.26	1.30	1.38	1.38	1.40
21	24	1.27	1.31	1.40	1.40	1.42
22	25	1.28	1.32	1.41	1.42	1.45
23	26	1.28	1.33	1.43	1.44	1.47
24	27	1.29	1.34	1.44	1.46	1.51
25	28	1.30	1.36	1.46	1.48	1.54
26	29	1.31	1.37	1.48	1.51	1.58
27	30	1.31	1.38	1.50	1.55	1.64
28	31	1.32	1.40	1.53	1.59	1.73
29	32	1.33	1.42	1.56	1.63	1.82
30	33	1.35	1.45	1.60	1.69	1.93
31	34	1.37	1.48	1.65	1.78	2.05
32	35	1.40	1.52	1.71	1.89	2.18
33	36	1.43	1.57	1.78	2.01	2.32
34	37	1.47	1.63	1.85	2.14	2.49
35	38	1.52	1.70	1.96	2.28	2.66
36	39	1.57	1.76	2.09	2.44	2.86
37	40	1.63	1.85	2.24	2.61	3.08
38	41	1.70	1.97	2.39	2.81	3.32
39	42	1.78	2.11	2.56	3.02	3.58
40	43	1.87	2.25	2.75	3.26	3.88
41	44	1.96	2.42	2.96	3.52	4.21
42	45	2.08	2.60	3.18	3.80	4.57
43	46	2.22	2.79	3.43	4.11	4.98
44	47	2.38	3.00	3.71	4.46	5.42
45	48	2.55	3.23	4.02	4.85	5.91
46	49	2.74	3.48	4.35	5.27	
47	50	2.95	3.75	4.70	5.75	
48	51	3.16	4.05	5.10	6.27	
49	52	3.40	4.37	5.54	6.85	
50	53	3.64	4.74	6.03	7.48	
51	54	3.92	5.13	6.58		
52	55	4.22	5.55	7.19		
53	56	4.55	6.03	7.87		
54	57	4.92	6.56	8.62		
55	58	5.33	7.16	9.45		
56	59	5.76	7.83			
57	60	6.24	8.58			
58	61	6.76	9.41			
59	62	7.36	10.33			
60	63	8.03	11.35			
61	64	8.79				
62	65	9.64				
63		10.66				
64		11.81				
65		13.09				

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

**Additional Discount** of 0.30 per 1000 Sum Assured is given when Sum Assured is Rs. 1 Crore or more. Maximum Policy Term is subject to life insured being 75 or younger at the end of the term.



Non-Smoker					Smoker				
Policy Term					Policy Term				
10	15	20	25	30	10	15	20	25	30
1.31	1.36	1.44	1.44	1.46	1.43	1.50	1.60	1.60	1.63
1.32	1.37	1.46	1.46	1.49	1.45	1.52	1.62	1.63	1.66
1.33	1.39	1.48	1.48	1.51	1.46	1.53	1.64	1.65	1.69
1.34	1.40	1.49	1.50	1.54	1.48	1.54	1.66	1.68	1.73
1.35	1.41	1.51	1.53	1.58	1.49	1.56	1.68	1.71	1.78
1.36	1.42	1.53	1.55	1.62	1.50	1.58	1.71	1.74	1.83
1.37	1.44	1.55	1.59	1.67	1.51	1.59	1.73	1.78	1.90
1.38	1.45	1.58	1.62	1.74	1.52	1.61	1.76	1.83	2.00
1.39	1.47	1.60	1.66	1.83	1.53	1.63	1.79	1.88	2.11
1.40	1.49	1.64	1.71	1.93	1.54	1.66	1.83	1.94	2.24
1.41	1.52	1.67	1.77	2.05	1.56	1.69	1.88	2.04	2.38
1.43	1.55	1.72	1.87	2.18	1.58	1.72	1.94	2.16	2.53
1.45	1.58	1.78	1.99	2.33	1.60	1.77	2.01	2.30	2.70
1.48	1.63	1.85	2.12	2.49	1.64	1.82	2.09	2.46	2.89
1.52	1.68	1.93	2.27	2.67	1.69	1.89	2.23	2.64	3.11
1.57	1.75	2.06	2.44	2.87	1.74	1.97	2.39	2.84	3.34
1.62	1.83	2.20	2.61	3.09	1.81	2.09	2.56	3.05	3.61
1.69	1.93	2.37	2.81	3.33	1.88	2.23	2.75	3.28	3.90
1.76	2.06	2.55	3.03	3.60	1.97	2.39	2.97	3.54	4.21
1.84	2.21	2.74	3.27	3.89	2.07	2.56	3.21	3.83	4.56
1.93	2.37	2.96	3.53	4.21	2.19	2.76	3.47	4.14	4.94
2.03	2.56	3.20	3.82	4.57	2.34	2.99	3.75	4.49	5.37
2.16	2.76	3.45	4.15	4.97	2.51	3.23	4.05	4.87	5.84
2.32	2.99	3.74	4.50	5.42	2.70	3.50	4.39	5.29	6.36
2.50	3.24	4.05	4.88	5.90	2.92	3.80	4.76	5.74	6.94
2.71	3.51	4.39	5.30	6.44	3.16	4.12	5.17	6.25	7.57
2.93	3.81	4.78	5.78	7.04	3.43	4.47	5.63	6.81	8.27
3.18	4.13	5.20	6.30	7.69	3.73	4.85	6.13	7.43	9.03
3.46	4.48	5.65	6.89		4.05	5.27	6.67	8.11	
3.75	4.86	6.15	7.53		4.40	5.72	7.25	8.87	
4.07	5.27	6.69	8.23		4.77	6.21	7.90	9.69	
4.40	5.73	7.30	9.01		5.16	6.76	8.61	10.60	
4.75	6.23	7.97	9.86		5.58	7.35	9.40	11.59	
5.12	6.76	8.70			6.03	7.98	10.28		
5.53	7.34	9.52			6.52	8.67	11.24		
5.98	7.98	10.42			7.05	9.43	12.30		
6.48	8.70	11.42			7.65	10.29	13.48		
7.03	9.50	12.52			8.31	11.24	14.77		
7.62	10.40				9.02	12.31			
8.27	11.41				9.78	13.50			
8.97	12.51				10.62	14.80			
9.77	13.74				11.57	16.25			
10.68	15.09				12.65	17.85			
11.69					13.86				
12.83					15.21				
14.21					16.85				
15.75					18.67				
17.46					20.70				



## **BIRLA SUN LIFE INSURANCE – COMING TOGETHER OF VALUES**

Birla Sun Life Insurance Company Limited is a joint venture between the Aditya Birla Group, one of the largest business houses in India, and Sun Life Financial Inc., a leading international financial services organization. The local knowledge of the Aditya Birla Group combined with the expertise of Sun Life Financial Inc. offers a formidable protection for your future.

The Aditya Birla Group has a turnover of close to Rs.119,000 crores, with a market capitalization of Rs.133,875 crores (as of 31<sup>st</sup> March 2008). It has over 100,000 employees across all its units worldwide. It is led by its Chairman – Mr. Kumar Mangalam Birla. Some of its key companies are Hindalco, Grasim and Aditya Birla Nuvo.

Sun Life Financial Inc. and its partners, have operations in key markets worldwide. These include Canada, the United States, the United Kingdom, Hong Kong, the Philippines, Japan, Indonesia, India, China and Bermuda. Sun Life Financial Inc. has assets under management of over US\$407.7 billion (as of 31<sup>st</sup> March 2008). It is a leading performer in the life insurance market in Canada.

Birla Sun Life Insurance (BSLI) has been operating for 9 years. It has contributed significantly to the growth and development of the life insurance industry in India. It pioneered the launch of Unit Linked Life Insurance plans amongst the private players in India. It was the first player in the industry to sell its policies through the Bancassurance route and through the Internet. It was the first private sector player to introduce a Pure Term plan in the Indian market. BSLI has covered more than 2 million lives since it commenced operations and its customer base is spread across more than 1500 towns and cities in India. The company has a capital base of Rs.1799.5 crores as of 31<sup>st</sup> December 2008.

### **DISCLAIMERS**

This policy is underwritten by Birla Sun Life Insurance Company Limited (BSLI). This is a non-participating traditional term insurance plan. BSLI reserves the right to recover levies such as the Service Tax and Education Cess levied by the authorities on insurance transactions. If there be any additional levies, they too will be recovered from you. This brochure contains only the salient features of the plan. For further details please refer to the policy contract. Tax benefits are subject to change in the tax laws. Insurance is the subject matter of the solicitation. For more details and clarifications call your BSLI Insurance Advisor or visit our website and see how we can help in making your dreams come true.



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**Call Toll-free: 1-800-270-7000 [www.birlasunlife.com](http://www.birlasunlife.com) sms 'HIGH' to 56161**

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