

## Highlights

- ☞ Large life cover at low cost
- ☞ Ideally suited for covering all your liabilities
- ☞ Complete security for your loved ones

## What is life without dreams and wishes?

Dreams of a life full of cheerful and happy moments. However life has its uncertainties and risks. To take care of these uncertainties, you need to plan ahead. We, at Birla Sun Life Insurance look at life insurance from your needs point of view, creating customised solutions. It is this commitment which enables us to find way to adapt. To change. To adjust. It is this philosophy that has brought the Aditya Birla Group and Sun Life Financial Inc. together to form Birla Sun Life Insurance Company Limited.

## What is Birla Sun Life Insurance Term Plan about?

The plan has been designed for people who want to avail of the benefits of life insurance at low cost. It is a low premium, pure risk coverage plan which takes care of your financial commitments towards your family or dependants, should anything unfortunate happen to you.

## Unique Features

- ☞ Riders - Accidental Death & Dismemberment Rider, Critical Illness Rider, Waiver Of Premium Riders available along with the plan, you can avail of riders even in the case of Single Premium Policy.
- ☞ Favourable Term - Favourable Premium Rates for Female Clients.
- ☞ Age Benefit - Maximum age for maturity is 70 years.
- ☞ Face Value Rebate - Attractive Rebate for Face Amounts equal to or greater than Rs.5 Lakhs for regular pay and for face amount greater than or equal to 7 Lakhs for single pay.
- ☞ Free Look Period - Review your decision for 15 days from the date of receipt of the policy document.

## The Plan

The plan has been designed for people who want to avail of the benefits of life insurance at a low cost. It is a low premium, pure risk coverage plan which takes care of your financial commitments towards your family or dependants, should anything unfortunate happen to you.

Birla Sun Life Insurance Term Plan	
Entry age	18-55 years
Minimum Face Amount (Sum Assured)	Rs.2,50,000 in case of single premium & Rs.2,00,000 in case of regular premium for a person fulfilling the eligibility criteria.
Benefit Period	As per policy terms 5,10, 15, 20 or 25 years
Premium Paying Period	Single pay or over the duration of the plan.
Premium Payment Frequency	Annually, semi-annually, quarterly, Monthly (through ECS) or one-time payment
Grace Period	Pay your premium within 30 days after the premium due dates
Amount due to nominee in event of death of the life insured	Face Amount
Maturity benefit	Nil
Riders	Accidental Death and Dismemberment rider and Critical illness rider, Waiver Of Premium riders, but only at the time of purchase of policy.
* Tax Benefits	Under Sec 80C and Sec 10 (10D) of the Income Tax Act 1961**

(\* As per current tax legislations)

## Riders

Riders are the additional benefits that you may buy at a nominal extra cost and add to your policy. The addition of riders helps you to customize the Birla Sun Life Insurance Term Plan to match your present and future needs. You may avail of these riders along with your base plan.

### Accidental Death and Dismemberment Benefit Rider:

It provides additional amount of cover in case of death due to accident or loss of more than one limb or sight in both the eyes and partial coverage in case of loss of one limb or sight in one eye.

### **Critical Illness Rider:**

It provides a cover in the event of life insured being diagnosed as suffering from any of the specified critical illnesses.

### **Waiver of Premium:**

This rider waives payment of future premiums on the happening of any of the unforeseen events as covered under this rider.

### **Terms used**

- ⌘ Premium - The amount one has to pay during the period in order to subscribe to a particular plan for a given level of plan benefit.
- ⌘ Premium Paying Period : The period over which you agree to pay the premiums.
- ⌘ Benefit Period - The period for which the insurance plan has been taken.
- ⌘ Face Amount - It is the death benefit payable.
- ⌘ Age - As per last birthday.

### **Disclaimer**

As per budget announcements - February 05 of the finance ministry, there are amendments to Section 80 CCC, Section 80 L and Section 88; The amendments will come into effect when the finance bill is approved by parliament. Kindly make note of the same.

**Section 41 of Insurance Act** :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 or 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 rebates as may be allowed in accordance with the published prospectuses or tables of the insurer.

**UIN No. - 109N003V02**

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### **Birla Sun Life Insurance Company Limited**

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