



2013 marked the entry of Birla Sun Life Insurance into the field of participating business offering our customers an opportunity to gain upside on their investments by means of bonuses. In BSLI Vision LifeIncome Plan, BSLI Vision Regular Returns Plan & BSLI Vision Endowment Plan, we have one of the best suite of participating plans catering to varied customer needs.

However we do understand that the key to the success of this business lies majorly in the bonus rates declared by a company. Where the bonus rates need to offer healthy returns to the customer, it also needs to be competitive vis-à-vis the market.

Keeping this in mind BSLI declares its first bonus rates applicable for financial year ending 31st March 2013. This bonus rate will be attached to the customer's policy on the policy anniversary that falls during 1st July 2013 to 30th June 2014.

Vision LifeIncome Plan - (UIN 109N079V01)

Simple regular reversionary bonus & Interim bonus for policy anniversaries falling between 1st July 2013 to 30th June 2014

Premium Paying Term (in years)	15 to 19	20 to 24	25+
Bonus Rate (per 1000 of Sum Assured)	46	48	50

Vision Endowment Plan - (UIN 109N080V01)

Simple regular reversionary bonus & Interim bonus for policy anniversaries falling between 1st July 2013 to 30th June 2014

Sum Assured (in Rs.)	100,000 to 199,999	200,000 to 399,999	400,000 to 799,999	800,000 & above
Bonus Rate (per 1000 of Sum Assured)	35	40	40	40

Vision Regular Returns Plan - (UIN 109N081V01)

Compounded regular reversionary bonus & Interim bonus for policy anniversaries falling between 1st July 2013 to 30th June 2014

Sum Assured (in Rs.)	100,000 to 199,999	200,000 to 399,999	400,000 to 799,999	800,000 & above
Bonus Rate (per 1000 of Sum Assured)	30	30	30	30

Note:

- Simple regular reversionary bonus rate is applied on the sum assured only
- Compound regular reversionary bonus rate is applied on the sum assured plus the accrued regular reversionary bonus till previous valuation