

2013 marked the entry of Birla Sun Life Insurance in the field of participating business, 2014 saw the fortification of this business. Where we successfully modified 2 of our existing participating plans, we also launched BSLI Vision LifeSecure Plan and BSLI Savings Plan catering to varied customer needs.

We understand the significance of bonuses in a participating plan. Where bonuses offer healthy returns to the customer, it also needs to be competitive vis-à-vis the market.

BSLI is happy to declare the bonus rates applicable for financial year ending 31st March 2014. This bonus rate will be attached to the customer's policy on the policy anniversary that falls during 1st July 2014 to 30th June 2015.

BSLI Vision LifeIncome Plan (UIN 109N079V01) & (UIN 109N079V02)

Simple regular reversionary bonus for policy anniversaries falling between 1st July 2014 to 30th June 2015

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

BSLI Vision Endowment Plan (UIN 109N080V01) & (UIN 109N080V02)

Simple regular reversionary bonus for policy anniversaries falling between 1st July 2014 to 30th June 2015

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

BSLI Vision Regular Returns Plan (UIN 109N081V01)

Compounded regular reversionary bonus for policy anniversaries falling between 1st July 2014 to 30th June 2015

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

BSLI Vision LifeSecure Plan (UIN 109N087V01)

Simple regular reversionary bonus for policy anniversaries falling between 1st July 2014 to 30th June 2015

Premium Paying Term (in years)	15 to 19	20 to 29	30 to 34	35
Bonus Rate (per 1000 of Sum Assured)	44	50	54	56

BSLI Savings Plan (UIN 109N088V01)

Simple regular reversionary bonus for policy anniversaries falling between 1st July 2014 to 30th June 2015

Sum Assured (in Rs.) / Premium Paying Term (in years)	10	15	20
SA < 50,000	5	13	20
SA : 0.5lac -1.5lac	10	17	25
SA >= 1.5 lacs	20	25	35

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