

## Additional Benefits

**More benefits provided by your Bula Prime policy:**

### Cash Value

Bula Prime accumulates a 'Cash Value' once your policy has been in force for 2 years and 2 years' premiums are fully paid. There are options available to make use of this cash value if your needs change over time.

### Loan Value

You may take a loan on your policy at the applicable interest rate once your policy has been in force for 2 years, 2 years' premiums are fully paid and the loan value is \$100 or more.

### Non-forfeiture Options

Non-forfeiture options refer to the various ways in which you may use the cash value of your policy to keep it in force if you are unable to make any further premium payments. The various non-forfeiture options available are Premium Loan Option, Extended Term Insurance, and Reduced Paid-up Option.

### Bonus Options

You may also use Bonus options to keep your policy in force if you are unable to make further premium payments. The options available are Accumulated Bonus, Vanishing Premium and Cashing of Bonus.

As this advice has been prepared without considering your objectives, financial situations or needs, you should before acting on this advice, consider its appropriateness to your circumstances.

BSP Life is the issuer of Bula Prime and all the terms and conditions applicable and attached to the product are set out in the policy document which is available from any BSP Life Sales Advisor or your nearest BSP Life Customer Services Centre.

For more information about Bula Prime or to obtain an application form, please contact your BSP Life Sales Advisor, or your nearest BSP Life Customer Services Centre or call 132 700.

A Member of the BSP Group



GFL BSP Life Centre, Thomson Street  
Private Mail Bag, Suva, Fiji  
Call Centre 132 700 Facsimile 330 8955  
[www.bsplife.com.fj](http://www.bsplife.com.fj)

## Bula Prime

Build your foundation today to firmly support the lifestyle you want in retirement.



It is not unreasonable to expect that your retirement may last 20 years or more. No matter what your age is now, it is not too early – or too late – to help make sure your retirement plan supports the lifestyle you want. Bula Prime can help you retire your way.

The financial decisions you make every step along the way, from choosing investments to buying a home, from saving for your child's education to protecting your family from unforeseen events, from savings for the future to planning for your retirement, Bula Prime can help you towards your goals.

## Features and Benefits

- Pay premiums only for the first 10 years regardless of the policy term taken.
- Select a policy term of 15, 20 or 25 years.
- Cover your spouse (legal or de facto) as the second life insured with a Term Life plan.
- To enhance the Term Life plan for the second life insured the Accidental Death Benefit can also be added.
- Earns compounded bonuses which are paid out with the last payment at the end of the cover period or upon death.
- Pays out 20% of the sum insured\* each year in the last 5 years of the policy term upon the policy anniversary date.
- Pays 100% of the sum insured with bonuses\* in addition to 20% of the sum insured payment if death occurs upon any of the first four policy anniversary payout dates.
- Guaranteed payment of the full sum insured and bonuses\* upon death except if death happens on the last policy anniversary date.

\* All payments made are less any policy debts and/or loans.

## Free Benefits

These benefits are included in your policy at no extra cost to you.

### Terminal Illness

50% of the sum insured plus bonuses, less any policy debt is payable if the life insured is diagnosed to be terminally ill and has less than 6 months to survive. Premium payments and all other attachable benefits will cease. The remaining 50% of the sum insured and bonuses will be payable on the death of the life insured.

### Immediate Interim Accidental Cover

As soon as your life insurance application is completed and signed and given to your Sales Agent, an immediate accidental death cover of \$50,000 or the amount equal to your life sum insured (base plus term life attachable benefit), whichever is the lesser, will apply. This benefit will cease on the earlier of the expiry of 60 days from the application signing date or the date the application is accepted, deferred or declined.

## Attachable Benefits

Enhance the value of your cover with one or more of the following attachable benefits with affordable premium levels:

### • Term Insurance

A convertible death cover that is payable without bonus on the death of the life insured during a specified period of time. It offers two premium paying options - level or stepped\*. This cover can be taken up by the first and second life insured.

### • Accident Death Benefit

An additional sum insured without bonus is payable in the event the life insured dies through accidental means. This benefit also covers death due to murder, assault and battery. This cover can be taken up by the first and/or second life insured.

### • Total and Permanent Disability

This valuable benefit provides a payment in the event of the total and permanent disablement of the first life insured through accident or illness who is unable to ever work again. This benefit offers stepped and level premium paying options. Depending on the premium paying option taken, the benefit amount payable will be the advance payment of the calculated sum insured and bonuses for the base product at the time of claim.

### • Waiver Premium for Death and Disability

Future premiums payable will be waived upon the waiver life's\*\* death or total and permanent disability. This benefit cannot be taken if there is a second life insured.

### • Critical Illness

This benefit provides cover for defined illnesses and conditions that are likely to have a serious effect on the first life insured's lifestyle. There may be a long recovery period or the first life insured may never fully recover at all and will need care in the future. This benefit offers stepped or level premium paying options. Depending on the choice of premium payment option taken, the amount payable will be the advance payment of the calculated sum insured and bonuses for the base product at the time of claim.

*\*For Level premiums, the premiums payable will remain the same during the benefit term. For Stepped premiums, the premiums payable are subject to increase each year according to the age of the life insured.*

*\*\* Waiver Life is the person that has taken the Waiver Cover on their life. The Waiver Life can be the Payer or Policyowner but not the Life Insured.*

Strengthen your retirement funds.