

How to Apply

The steps to apply are very simple and easy to follow:

- Complete an application form with a licensed insurance advisor. Disclosure of any material facts relating to health issues is very important.
- If you are 50 years and over, a medical examination will be required.
- For personal insurance cover, a copy of a valid identification card or passport is required, together with proof of your current residential address, occupation and source of income.
- BSP Life will then consider your proposal and advise whether cover will be provided or further information and/or medical examination may be required.

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

BSP Life is the issuer of Bula Delite 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 Delite 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.

TERMS & CONDITIONS APPLY

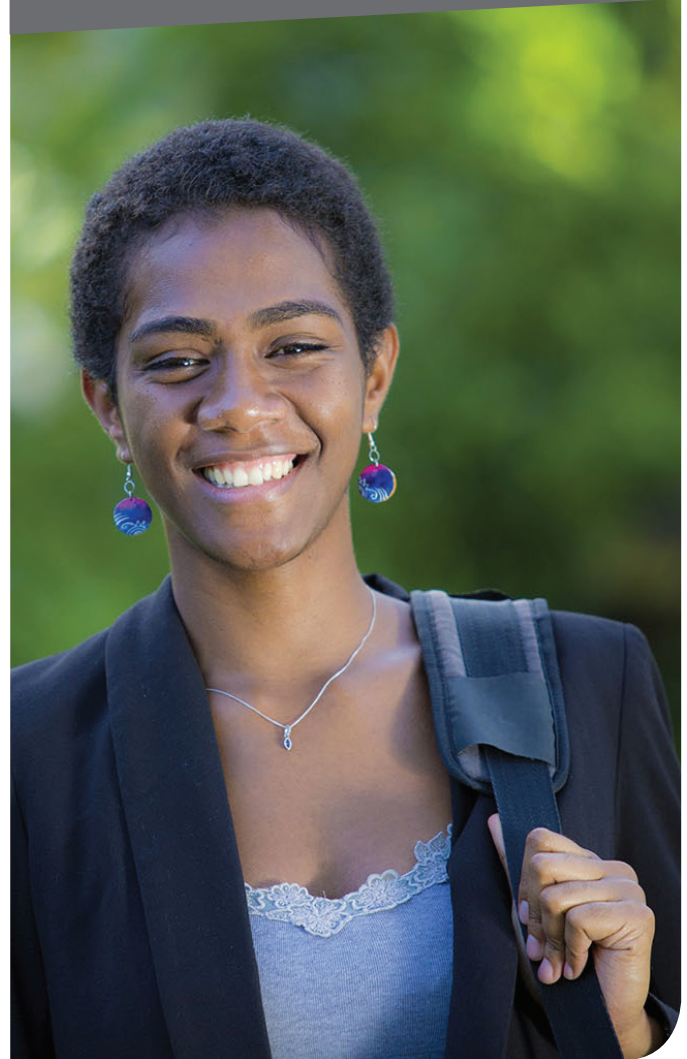
A Member of the BSP Group



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Private Mail Bag, Suva, Fiji
Call Centre 132 700 Facsimile 330 8955
www.bsplife.com.fj

Bula Delite

Quick Returns, Low Premiums



Bula Delite is an attractive life insurance product providing regular cash returns at lower* premiums making insurance more accessible for Fijians to save and provide financial security for loved ones. Customers will receive cash returns at each 3 year interval. The maturity benefit is paid at the end of the policy term with accumulated bonuses. This product is more* suited for job starters, low to middle income earners, as well as customers with existing policies who want to add a new policy that provides quicker pay-out benefits.

Features and Benefits

- Provides lump sum cash every 3 years. The payout at each interval is 10% of the sum insured.
- Select a policy term of 15, 18, 21 or 24 years.
- Final payment of the balance of the sum insured plus declared bonuses at the end of the policy term.
- Bonuses are declared annually and added to your policy on a compounding basis.
- Cover your spouse (legal or de facto) as the second life insured with a term life rider benefit.
- You can also cover your spouse with the accidental death rider benefit.
- You enjoy the security of worldwide cover.
- Warzone cover is provided for members of the Fiji armed forces and Fiji Police Force on internationally sanctioned peace keeping missions.
- Policy debts (if any) will be deducted from all benefit payments made.

Built-in Benefits

Free Interim Accident Cover

While your application is being considered, a free interim accident cover equivalent to the sum insured of Bula Delite, will apply. This benefit will cease 60 days after receipt of your application or on the date the proposal is accepted, deferred, declined or expires, whichever occurs first.

Terminal Illness

Terminal Illness benefit is a partial payment of the Death Benefit. 50% of the sum insured plus declared bonuses is paid if the life insured is diagnosed to be terminally ill and has less than 6 months to live. The remaining 50% of the sum insured and declared bonuses is payable on the death of the life insured. This benefit will not apply for a life insured less than 10 years old or for any Terminal Illness declared within two years from the benefit commencement date.

Bereavement Support

Bereavement Support is a partial payment of the Death Benefit. \$3,000 or 10% of the Death Benefit (whichever is lesser) is payable on the death of the life insured to help with funeral assistance. This benefit will not apply for a life insured less than 10 years old or for any bereavement support claimed within three years from the benefit commencement date.

Death Benefit

If you meet an untimely passing during the policy term, the Sum Insured plus declared bonuses will be payable. If the life insured is less than 10 years old, the total premiums paid for Bula Delite, plus interest compounded at a rate determined at the time of payment, will be payable.

Rider Benefits - Optional

Enhance the value of your cover with one or more of the following rider benefits:

Term Life

This benefit provides cover that is payable on the death of the life insured. This payment is in addition to the base sum insured. This benefit can be taken up by the first and/or second life insured.

Accidental Death Benefit

An additional sum insured is payable in the event the life insured dies through accidental means. This cover can be taken up by the first and/or second life insured.

Total and Permanent Disability

This benefit provides cover in the event of total and permanent disablement of the first life insured through injury or illness whereby the insured is unable to work again.

Waiver Premium for Disability

Future premiums will be waived if the waiver life is totally and permanently disabled.

Waiver Premium for Death and Disability

Future premiums will be waived if the waiver life dies or is totally and permanently disabled.

Critical Illness

This benefit provides cover for defined illnesses and/or conditions that are likely to have a serious effect on the first life insured's lifestyle.

Policy Term (Years)	Percentage of sum insured paid out at three yearly intervals								
	Year 3	Year 6	Year 9	Year 12	Year 15	Year 18	Year 21	Year 24	Total Payout
15	10%	10%	10%	10%	60%**				100%**
18	10%	10%	10%	10%	10%	50%**			100%**
21	10%	10%	10%	10%	10%	10%	40%**		100%**
24	10%	10%	10%	10%	10%	10%	10%	30%**	100%**

* Compared to other BSP Life products with shorter premium payment term.

** Bonuses (if declared) are added to the maturity payout.