

How can I apply?

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

1. Complete an application form with a licensed sales advisor. Disclosure of any material facts relating to health issues is very important.
2. If your age next birthday is between 41 to 45 and your sum insured is greater than \$200,000, a medical examination and some tests will be required.
3. If your age next birthday is between 46 to 50 and your sum insured is greater than \$180,000, a medical examination and some tests will be required.
4. If you are 50 years and over, a medical examination will be required.
5. 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.
6. BSP Life will then consider your proposal and advise whether cover will be provided.

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 Scholar 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 Scholar 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.

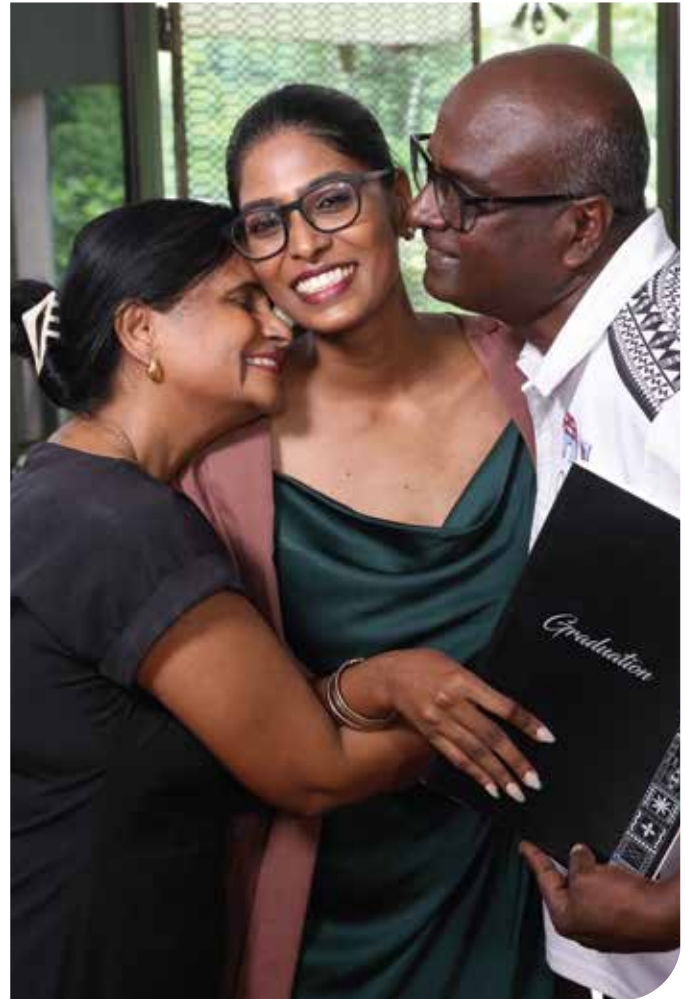
A member of the BSP Financial Group Limited



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Call Centre 132 700 Facsimile 330 8955
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Bula Scholar

Support for you and your children's education.



Bula Scholar is designed to sustain periods of education, job search and higher education.

Bula Scholar Benefits

Select a cover for either 15 years, 20 years or 25 years and pay premiums for 10 years only.

Five Maturity Benefits

- Pays out 20% of sum insured every year in the last 5 years and
- Pays out your bonus with your last payment at the end of the cover period or upon death.
- Benefits are payable on policy anniversary dates when due.

Death Benefit

Pays out the full sum insured plus bonuses less debt on the death of the life insured.

Built-in Benefits

These benefits are included in your policy:

Terminal Illness

50% of the sum insured plus declared bonuses 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.

Immediate Interim Accidental Cover

As soon as your completed life insurance application is provided to your sales advisor, an accidental death cover of \$50,000 or the sum insured of your base cover (whichever is lesser), will apply. This benefit will cease after 60 days from the date of your application or the date that the application is accepted, declined, withdrawn or cancelled, whichever is earlier.

Cash Value

Bula Scholar accumulates a 'Cash Value' if your policy remains in force for 2 consecutive years and 2 years premiums are fully paid.

Rider Benefits - Optional

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

Accidental Death Benefit Rider:

Offers an additional payout to your beneficiary if you pass on due to an accident. Payouts can be up to four times the base product's sum insured capped at \$3 million.

Accidental Death & Disability Waiver Rider (ADDWR):

Provides an extra payout to your beneficiary if you die in an accident. If you become disabled and are unable to work, it offers a payout to you and waives your premiums, keeping your policy active until either maturity or your passing, whichever occurs first. Payouts are capped at \$3 million.

Critical Illness Rider (CIR):

Provides a lump sum payment if you are diagnosed with a critical illness, for example cancer, a heart attack or stroke. This can help cover treatment costs and other care giving expenses. Payouts will be the sum insured, capped at \$2 million.

Term Life Rider (TLR):

Offers an additional payout if you pass on. Payouts can be up to four times the base product's sum insured, capped at \$10 million.

Total and Permanent Disability Benefit Rider (TPDR):

Provides a payout to you if you suffer severe injuries and become totally and permanently disabled due to an accident, medical condition or sickness. Payouts will be the sum insured, capped at \$3 million.

Waiver due to Death or Disability Rider (WDDR):

Waives your life insurance premiums if you, as the waiver life insured passes on or becomes disabled and unable to work.

Payment Channels

Your premiums can be paid through the following channels:

- Online payment via internet banking and
- Mobile payment via BSP's SMS Banking, Digicel Vodafone
- Standing Instructions via bank transfers
- Direct payment at our Customer Service Centres
- Salary deductions from source from an established group scheme.

Payment Modes

You can use the following modes when making premium payments:

- Lump sum payment
- Annual, semi-annual, quarterly
- Monthly or fortnightly