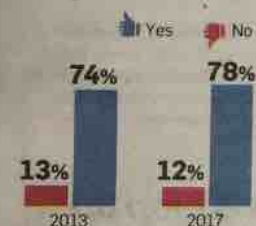


Uncertainty of life a major cause of concern

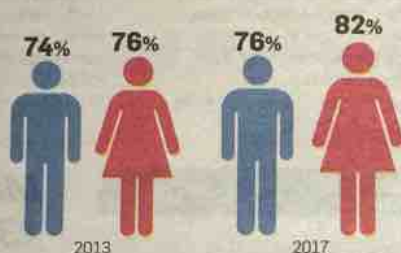
A protection survey conducted by Birla Sun Life Insurance Company finds uncertainty taking a toll on respondents.

78% feel life has become very uncertain



People living in metros are more worried than those living in non-metros.

Women more uncertain than their male counterparts



82% of women stressed compared to 76% of men.

Triggers for worry lie in priorities



Focus on saving and investing has gone up

Saves 25% or more

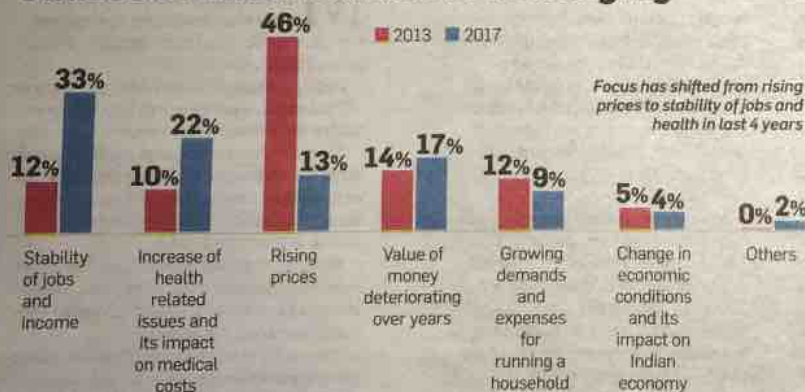


Invests 20% or more



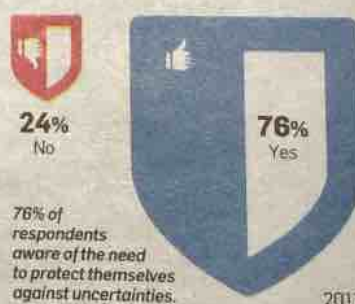
With a higher inflow of money, more are investing and saving the extra, protecting against uncertainties.

Causes of uncertainties are changing



Focus has shifted from rising prices to stability of jobs and health in last 4 years

Awareness is increasing about need for protection



76% of respondents aware of the need to protect themselves against uncertainties.

But there is need for more protection

Life cover



Life cover to income ratio = 1.83

Ideal life cover to income ratio = 10%

Research says average life cover is just twice the income which should be ideally 10 times one's income.

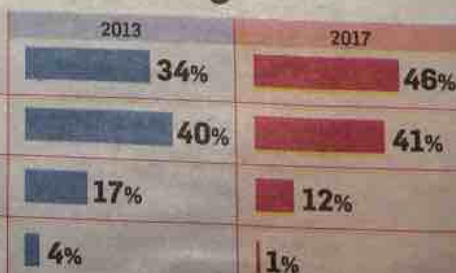
Awareness about need to prepare for retirement rising

I feel retirement planning should be the first thing that one should start planning after we start to earn

I feel one should start planning for retirement along with other financial responsibilities

I feel one should start planning for retirement only after all the responsibilities in life are taken care of

I don't believe in planning for retirement



Source: Birla Sun Life Insurance Company Protection Survey carried out over 9 centres, covering 1,540 respondents. The base size was 1,554 in 2013.