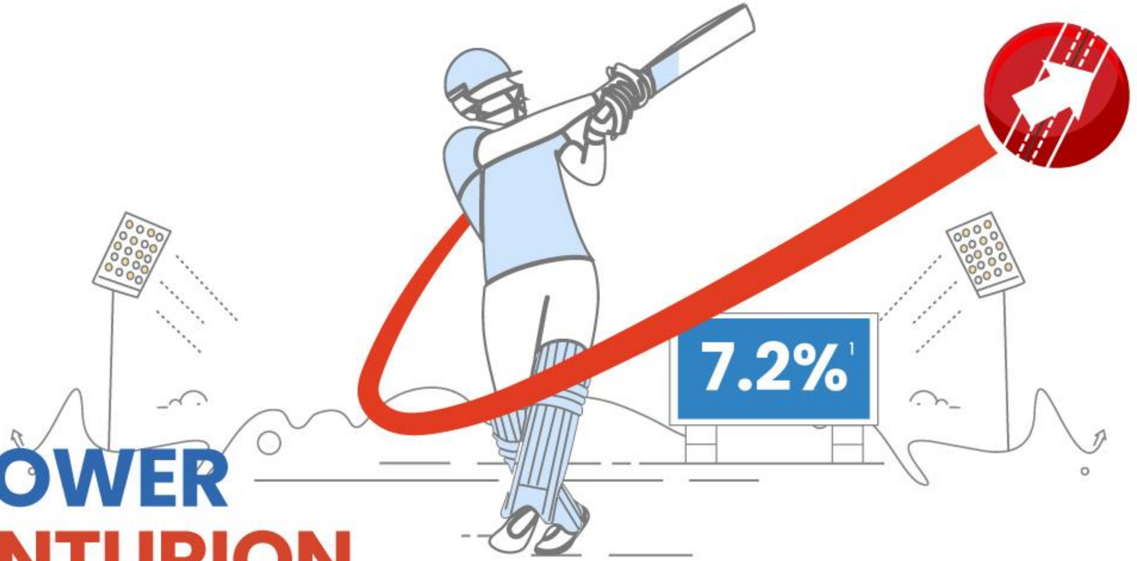
SUD Life
CENTURION

UIN 142N101V01 | A Non-linked Non-Participating Individual Savings Life Insurance Plan

Star Union Dai-ichi Life Insurance

A joint venture of Bank of India | Union Bank of India | Dai-ichi Life



NOW, POWER OF A CENTURION JUST A CLICK AWAY

Single Premium. Get up to **7.2% Returns**[1] after **100 Months**

Protecting Families, Enriching Lives!

Why SUD Life Centurion

1. **Hassle-free Payment**
   This policy requires only one premium payment, which saves the policyholder from remembering payment due dates, providing a hassle-free payment experience.

2. **Lump Sum Death Benefit**
   If the life assured passes away within the policy term, Lump sum death benefit will be paid immediately giving them financial support during a difficult time.

3. **Utilising Windfall Gain**
   Single premium term insurance is an ideal option for those who have received a large profit or unexpected monetary reward as it requires a lump sum payment, allowing for the efficient use of windfall gains.

4. **Mental Peace**
   With single premium term insurance, the policyholder pays the premium once, providing peace of mind knowing that their family will be protected from financial struggles if something unexpected happens.

Key Features of this Plan

1. Flexibility to choose **Death Benefit Option**

2. **Single Pay Plan**

3. **Guaranteed Lump-Sum Benefit** at the end of the policy term

4. Policy Term of **100 Months**

5. **Tax Benefits** on premium paid under **Section 80C** and maturity benefit under Section **10(10D)^**

Disclaimer :

^ Tax benefit not available under 10(10D) for Option 1 (1.25 X SP).

Tax benefits are as per prevailing tax norms and subject to change from time to time. Kindly consult your tax advisor for details.

Eligibility Criteria

Parameters	Minimum	Maximum
Age at Entry*	10 Years	**Option 1:** 65 Years **Option 2:** 40 Years
Maturity Age*	18 Years	74 Years
Single Premium	₹ 100,000	**Option 1:** As per Board Approved Underwriting Policy **Option 2:** ₹ 5,00,000
Sum Assured on Death	**Option 1:** Rs. 1,25,000 (1.25 times the Single Premium) **Option 2:** 10,00,000 (10 times the Single Premium)	**Option 1:** As per Board Approved Underwriting Policy **Option 2:** 50,00,000
Premium Payment Term (PPT)	Single Premium	
Policy Term (PPT)	100 Months	

**age last birthday*

Plan Options

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Option 1 Sum Assured on death 1.25 times of Single Premium (SP)	Option 2 Sum Assured on death 10 times of Single Premium (SP)
Maturity Benefit	**Maturity benefit**
Guaranteed Maturity Benefit (GMB) will be paid on survival of the Life Assured to the end of the Policy Term provided the policy is In-force and the contract ceases immediately. **GMB = Single Pay*GMB Factor**	Guaranteed Maturity Benefit (GMB) will be paid on survival of the Life Assured to the end of the Policy Term provided the policy is In-force and the contract ceases immediately. **GMB = Single Pay*GMB Factor**
Death Benefit	**Death Benefit**
Higher of: • Sum Assured on death **(1.25 times of SP)** **OR** • Surrender Value as on Date of Death	**Higher of:** • Sum Assured on death **(10 times of SP)** **OR** • Surrender Value as on Date of Death

Other Plan Components

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Risk Commencement Date for Minor Life

For Minor Life Risk commencement date will be same as policy commencement date. Policy will automatically vest in the Life Assured upon attainment of his/her majority i.e. 18 years

Termination of Policy

Policy shall terminate on the occurrence of the earliest of the following:

i. On Surrender of the policy, upon payment of applicable surrender value benefit.
ii. On Death of the Life Assured upon payment of Death Benefit
iii. On the Maturity Date, upon payment of Maturity Benefit.
iv. On payment of free look cancellation amount.

Surrender Value

Surrender Value payable would be higher of “Guaranteed Surrender Value (GSV)” and “Special Surrender Value (SSV)”. The policy can be surrendered anytime during the policy term

a. Guaranteed Surrender Value (GSV) : ***GSV Factor x Single Premium Paid***

b. Special Surrender Value(SSV) :

Special Surrender value will be calculated using the basis and formula as approved by IRDAI. The Special Surrender Value may be amended by the Company from time to time with prior approval of IRDAI

Policy Loan

The loan can be availed up to 70% of the Surrender Value at applicable interest rate levied by the Company.

Key Points to Remember

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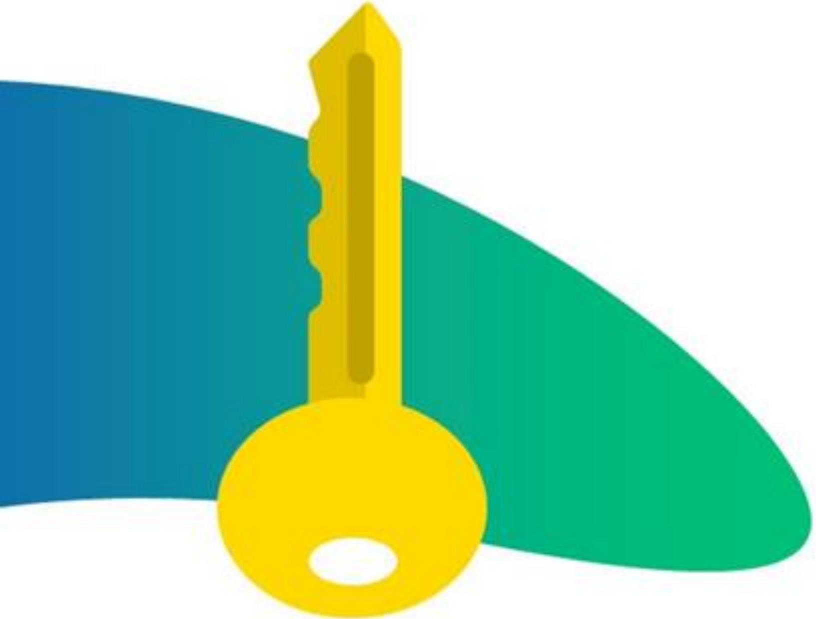

- Single Pay Plan
- Guaranteed Lump-Sum Benefit at the end of the policy term
- Policy Term of 100 Months
- Flexibility to choose death benefit option
- Loan facility
- Tax benefit u/s 80C & 10(10D)^

Disclaimer :

^ Tax benefit not available under 10(10D) for Option 1 (1.25 X SP).

Tax benefits are as per prevailing tax norms and subject to change from time to time. Kindly consult your tax advisor for details.

Disclaimer

For more details, contact the Branch Manager

1800 266 8833   www.sudlife.in

Star Union Dai-ichi Life Insurance Company Limited is the name of the Insurance Company and "SUD Life Centurion" is the name of the plan. Neither the name of the Insurance Company nor the name of the plan in anyway indicates the quality of the plan, its future prospects or returns.

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Star Union Dai-ichi Life Insurance Company Limited | IRDAI Regn. No: 142 | CIN: U66010MH2007PLC174472

Registered Office: 11th Floor, Vishwaroop I.T. Park, Plot No. 34, 35 & 38, Sector 30A of IIP, Vashi, Navi Mumbai - 400 703 | 1800 266 8833 (Toll Free) | Timing: 9:00 am - 7:00 pm (Mon - Sat) | Email ID: customercare@sudlife.in | Visit: www.sudlife.in | For more details on risk factors, terms and conditions, please refer to the sales brochure carefully, before concluding the sale. Tax benefits are as per prevailing tax laws and subject to change from time to time. Participation by the Bank's customers in Insurance Business shall be purely on a voluntary basis. It is strictly on a non-risk participation basis from the Bank. Trade-logo displayed belongs to M/s Bank of India, M/s Union Bank of India and M/s Dai-ichi Life International Holdings LLC and are being used by Star Union Dai-ichi Life Insurance Co. Ltd. under license.

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IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

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