Star Union Dai-ichi Life Insurance

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

SUD LIFE Wealth Builder Plan

Individual Unit - Linked Non-Participating Life Insurance Plan

UIN: 142L042V04

In ULIPS, the investment risk in the investment portfolio is borne by the policyholder

PROTECTING FAMILIES ENRICHING LIVES!

Features

Dual Benefits – Wealth Creation and Protection

Pay Single Premium

Flexibility to choose investment options from 11 different funds to maximize your returns.

Funds to invest

11 different funds to invest to maximize returns: Blue Chip Equity, Growth Plus Fund, Balanced Plus Fund, Income Fund, Mid-Cap Fund, Gilt Fund, New India Leaders Fund, Viksit Bharat Fund, SUD Life Midcap Momentum Index Fund
Money Market Fund, Dynamic Fund

Top up option, wherein you can immediately infuse capital to build your savings and increase your wealth

Maturity Benefit:
Fund Value under the Base Plan and the Fund Value under Top-up, if any.

11 Different Funds to Maximize your Returns:

Blue Chip Equity Fund	Mid Cap Fund	Dynamic Fund	Growth Plus Fund	New India Leaders Fund	SUD Life Midcap Momentum Index Fund
Balanced Plus Fund	Income Fund	Gilt Fund	Money Market Fund	Viksit Bharat Fund	

Risk Index

- High risk fund for long term wealth creation
- Medium-High risk fund for stable capital growth
- Medium-Low risk fund for stable income
- Low risk fund for capital protection

NOTE: Self-management and age-based investment strategies are to be chosen by the Policy Holder at inception.

Blue Chip Equity Fund (SFIN: ULIF 019 11/12/13 SUD-LI-EQ2 142); Growth Plus Fund (SFIN: ULIF 023 11/12/13 SUD-LI-GR2 142); Balanced Plus Fund – (SFIN: ULIF 024 11/12/13 SUD-LI-BL2 142); Mid Cap Fund (SFIN: ULIF 026 14/10/19 SUD-LI-MID 142); Income Fund (SFIN: ULIF 020 11/12/13 SUD-LI-BN2 142); Gilt Fund (SFIN: ULIF 027 14/10/19 SUD-LI-GLT 142); Dynamic Fund (SFIN: ULIF 028 11/06/21 SUD-LI-DYN 142); Money Market Fund (SFIN: ULIF 029 11/06/21 SUD-LI-MMF 142); New India Leaders Fund (SFIN : ULIF 038 28/10/24 SUD-LI-NL1 142); Viksit Bharat Fund (SFIN : ULIF 039 28/10/24 SUD-LI-VB1 142); SUD Life Midcap Momentum Index Fund – (SFIN ULIF 034 27/12/24 SUD-LI-NMM 142).

Note: The investments in the units are subject to market and other risks and there is no guarantee that the investment objectives of the product will be achieved.

Fund Composition 1/3

The policyholder will have the option to invest in different Asset Classes by maintaining the desired risk level.

Blue Chip Equity Fund (SFIN: ULIF 019 11/12/13 SUD-LI-EQ2 142)

Asset Category	Investment Objectives	Min.	Max.	Risk Profile
Equity, Preference Shares and Convertible Debentures	The fund seeks to achieve long-term capital appreciation by investing predominantly in Equity, Preference Shares and Convertible Debentures.	70%	100%	High
Debt Instruments		0%	0%	
Money Market Instruments		0%	30%	
Mutual Fund & Fixed Deposit		0%	30%	

Growth Plus Fund (SFIN: ULIF 023 11/12/13 SUD-LI-GR2 142)

Asset Category	Investment Objectives	Min.	Max.	Risk Profile
Equity, Preference Shares and Convertible Debentures	To aim for medium to long-term capital appreciation by maintaining a diversified portfolio of equity and Preference shares and Convertible Debentures and fair exposure to high credit quality portfolio of debt and money market instruments.	40%	100%	Medium to High
Debt Instruments		0%	60%	
Money Market Instruments		0%	30%	
Mutual Fund & Fixed Deposit		0%	30%	

Balanced Plus Fund (SFIN: ULIF 024 11/12/13 SUD-LI-BL2 142)

Asset Category	Investment Objectives	Min.	Max.	Risk Profile
Equity, Preference Shares and Convertible Debentures	To optimize returns over medium to long-term, by aiming balance between risk and return, through investments in high quality equity and debt instruments.	0%	60%	Low to Medium
Debt Instruments		40%	100%	
Money Market Instruments		0%	30%	
Mutual Fund & Fixed Deposit		0%	30%	

Mid-Cap Fund (SFIN: ULIF 026 14/10/19 SUD-LI-MID 142)

Asset Category	Investment Objectives	Min.	Max.	Risk Profile
Equity, Preference Shares and Convertible Debentures	To generate reasonable capital appreciation over time through building and managing diversified equity portfolio pre-dominantly of midcap stocks with an option to have some exposure in large cap stocks.	70%	100%	Very High
Debt Instruments		0%	0%	
Money Market Instruments		0%	30%	
Bank Deposit, Mutual Fund & Net Current Assets		0%	30%	

NOTE: Refer Fact Sheet available on SUD Life website to know the performance of the fund since Inception

Fund Composition 2/3

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The policyholder will have the option to invest in different Asset Classes by maintaining the desired risk level.

Income Fund (SFIN: ULIF 020 11/12/13 SUD-LI-BN2 142)

Asset Category	Investment Objectives	Min.	Max.	Risk Profile
Equity, Preference Shares and Convertible Debentures	To aim for stable returns over medium to long-term by judicious mix of investments in Government securities and high quality corporate debt of varying maturities and also in money market instruments.	0%	0%	Low to Medium
Debt Instruments		70%	100%	
Money Market Instruments		0%	30%	
Mutual Fund & Fixed Deposit		0%	30%	

Gilt Fund (SFIN: ULIF 027 14/10/19 SUD-LI-GLT 142)

Asset Category	Investment Objectives	Min.	Max.	Risk Profile
Equity, Preference Shares and Convertible Debentures	To generate reasonable return without any credit risk through investment in securities issued by Central and State Governments and any other securities serviced/ guaranteed by Government of India/State Governments. A portion of the fund may be invested in money market instruments and others like bank deposits, mutual funds and net current assets to meet short term liquidity requirements of the Plan.	0%	0%	Low to Medium
Government Securities		60%	100%	
Money Market Instruments and Bank Deposits		0%	40%	
Mutual Fund & Fixed Deposit		0%	40%	

Dynamic Fund (SFIN: ULIF 028 11/06/21 SUD-LI-DYN 142)

Asset Category	Investment Objectives	Min.	Max.	Risk Profile
Equity, Preference Shares and Convertible Debentures	To manage the fund with active asset allocation between Equity, Debt or Money Market to optimize returns depending on evolving market outlook as decided by the fund manager. The customer is making a choice to rely on the FMs asset allocation calls.	10%	95%	High
Government Securities		10%	95%	
Money market instruments and Bank deposits		0%	80%	
Mutual Fund & Fixed Deposit		0%	15%	

Money Market Fund (SFIN: ULIF 029 11/06/21 SUD-LI-MMF 142)

Asset Category	Investment Objectives	Min.	Max.	Risk Profile
Equity, Preference Shares and Convertible Debentures	To manage the funds with safety of capital and to generate money market related returns with minimum credit and interest rate risks.	0%	0%	Low
Government Securities		0%	0%	
Money market instruments and Bank deposits		85%	100%	
Mutual Fund & Fixed Deposit		0%	15%	

NOTE: Refer Fact Sheet available on SUD Life website to know the performance of the fund since Inception

Fund Composition 3/3

The policyholder will have the option to invest in different Asset Classes by maintaining the desired risk level.

Viksit Bharat Fund (SFIN : ULIF 039 28/10/24 SUD-LI-VB1 142)

Asset Category	Investment Objectives	Min	Max	Risk Profile
Equity & ETFs, Preference Shares and Convertible Debentures	The Viksit Bharat Fund will invest in businesses that will help transform the India of today to the Viksit Bharat of tomorrow, in the process, generating alpha for the investors. The portfolio will consist of sector-agnostic multi-cap companies, incorporating both established and new businesses. The fund is ideal for those with a long-term horizon and a belief in India's growth story.	80%	100%	High
Money Market Instrument, Mutual Fund & Fixed Deposit		0%	20%	

New India Leaders Fund (SFIN: ULIF 038 28/10/24 SUD-LI-NL1 142)

Asset Category	Investment Objectives	Min	Max	Risk Profile
Equity & ETFs, Preference Shares and Convertible Debentures	The New India Leaders fund will focus on generating benchmark-beating returns by building a curated portfolio of new-age businesses. This would mean exposure to businesses in energy transition, internet-led businesses, cloud infrastructure and AI-led services, and other such emerging themes. The fund is tailored for the investor with a long-term India horizon and some appetite for growth business.	80%	100%	High
Money Market Instrument, Mutual Fund & Fixed Deposit		0%	20%	

SUD Life Midcap Momentum Index Fund (SFIN: ULIF 034 27/12/24 SUD-LI-NMM 142)

Asset Category	Investment Objectives	Min	Max	Risk Profile
Equity and equity related instruments	To enable policyholders to invest in an index-based investment fund which invests in a curated universe of midcap stocks	80%	100%	High
Money Market Instrument, Mutual Fund & Fixed Deposit		0%	20%	

Discontinued Policies Fund (SFIN: ULIF 018 03/06/11 SUD-UL-DP1 142)

Asset Category	Investment Objectives	Min.	Max.
Equity, Preference Shares and Convertible Debentures	To ensure safety and liquidity of funds and to generate the returns over and above the minimum guaranteed interest rate declared by the IRDAI from time to time. Currently, the minimum guaranteed interest rate prescribed by the IRDAI under Discontinued Policies Fund is 4% p.a.	0%	0%
Money Market Instruments		0%	40%
Government Securities		60%	100%

NOTE: Refer Fact Sheet available on SUD Life website to know the performance of the fund since Inception

SUD Life reserves the right to add, modify or close any of the above-mentioned funds subject to prior approval of IRDAI.

Eligibility Criteria

<table>
<tr><th>Parameters</th><th>Minimum</th><th>Maximum</th></tr>
<tr><td>Entry Age (Years)</td><td>8</td><td>60</td></tr>
<tr><td>Maturity Age (Years)</td><td>18</td><td>70</td></tr>
<tr><td>Policy Term (Years)</td><td>5*</td><td>30</td></tr>
<tr><td>Annualized Premium</td><td>Rs.1,00,000</td><td>Rs.100 Crores</td></tr>
<tr><td>Maximum Sum Assured/ Annuity p.a.</td><td colspan="2">
<table>
<tr><th>Age at Entry last birthday</th><th>Maximum Sum Assured as multiple of Single Premium</th></tr>
<tr><td>8 to 30</td><td>4.00</td></tr>
<tr><td>31 to 35</td><td>3.00</td></tr>
<tr><td>36 to 45</td><td>2.00</td></tr>
<tr><td>46 to 50</td><td>1.75</td></tr>
<tr><td>51 to 55</td><td>1.50</td></tr>
<tr><td>56 to 60</td><td>1.25</td></tr>
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</td></tr>
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Note: The Sum Assured multiples should be in multiples of 0.25
*For minors, minimum policy term will be maximum of {5 years, 18 minus age at entry})

How Does This Plan Work?

Star Union Dai-ichi
Life Insurance

1

Choose your Single Premium you need to invest

Min Rs. 1 Lacs to Max Rs. 100 Crores

2

Choose the policy term: 5-30 years

3

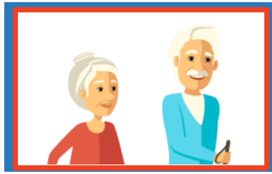
Choose your Life Cover.
Min Sum Assured:

- For Base Plan - 125% of the Single premium
- For Top-up Premium -125% of the Top-up premium

4

Choose your Investment Fund/s
You can choose any of the following 11 funds or a combination as per your risk appetite.

Benefits Payable



Maturity Benefits

On survival of the Life Assured till the end of the policy term, the Fund Value under the Base Plan and the Fund Value under Top Up, if any, will be paid to the policyholder.

Death Benefits

Highest of :

- Total Sum Assured under the Base Plan and Top-up, if any, OR
- Total Fund value under the Base Plan and Top-up, if any, as on the date of intimation of death OR
- 105% of Total premiums paid including Top-up premium(s), if any.

On death of the Life Assured, the Sum Assured under Base Plan shall be reduced to the extent of the partial withdrawals made during the two-year period immediately preceding the death of the life assured.

How does the policy work?

Choose the policy term:
5-30 years.

Choose the premium amount

(₹ 1Lac - ₹ 100 crore)

Select the
Sum Assured Multiplicative Factor

Decide upon the Fund allocation among the various funds available

New India Leaders Fund

Fund Management Charges

Fund Name	Annual Rate of FMC
Blue-Chip Equity Fund	1.35%
Growth Plus Fund	1.35%
Balanced Plus fund	1.30%
Income Fund	1.30%
Mid Cap Fund	1.35%
Gilt Fund	1.30%
Dynamic Fund	1.35%
Money Market Fund	1.00%
New India Leaders Fund	1.35%
Viksit Bharat Fund	1.35%
SUD Life Midcap Momentum Index Fund	1.30%
Discontinued Policies Fund	0.50%

Additional Features

SUD LIFE

Switching

- Only one switch per policy year is free of cost
- Additional switches will be charged at the rate of Rs. 100/- per switch

Partial Withdrawals

- Only one partial withdrawal in a policy year is free of cost, subsequent withdrawals are charged @ Rs.100/- per partial withdrawal.
- Unused partial withdrawals cannot be carried forward to future policy year(s).
- The amount will be recovered from the withdrawal amount and not by cancellation of units.

Free Look Period

- If Policyholder disagree to any of the terms or conditions in the policy, they have an option to return the policy within **30 days** from the date of the receipt of the policy document, stating the reasons for your objection

Top up Premium

- Top-up premium is allowed under this plan anytime during the policy term, provided the base plan is in force.
- Minimum amount of Top-up premium is Rs. 5000 and in multiples of Rs. 1000/-.
- At any point of time during the policy term, the total Top-up premiums paid shall not exceed the sum of total base premiums paid at that point of time
- Top-up premiums are not allowed during the last five years of the policy.
- Top-up premiums once paid can be partially withdrawn only after completion of five years from the date of payment of each top-up or the life assured attaining age 18, whichever is later.

Additional Features

1. Modes of the premium payment

Modes of premium payment frequency available under this plan are: **Single Premium**

2. Lapse & Revival

- Not applicable as this is a Single Premium Plan

3. Free Look Period

If Policyholder disagree to any of the terms or conditions in the policy, they have an option to return the policy within **30 days** from the date of the receipt of the policy document, stating the reasons for your objection

4. Surrender

On surrender:
On surrender of the policy, the Fund Value under the Base Plan and Top-up, if any less applicable Surrender / Discontinuance charge will be paid to the policyholder.

During the lock-in period of 5 years - Fund Value under the Base Plan and Top-up, if any less applicable charges will be paid after completion of lock-in period of 5 years
After lock-in period of 5 years - Fund Value under the Base Plan and Top-up, if any will be paid immediately.

Disclaimer

SUD Life Wealth Builder Plan | UIN: 142L042V04 | Unit-Linked Non-Participating Individual Life

Insurance Plan 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 | 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. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale. 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. BEWARE OF SPURIOUS PHONE CALLS AND FICTIOUS/FRADULENT OFFERS : IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

Star Union Dai-ichi Life Insurance Company Limited is the name of the Insurance Company and "SUD Life Wealth Builder Plan" 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.

"Viksit Bharat Fund" (SFIN: ULIF 039 28/10/24 SUD-LI-VB1 142) is a name of investment fund offered by SUD Life Insurance Company under its unit-linked life insurance products. This fund is independently managed by SUD Life and is neither endorsed by nor associated with any governmental programs or initiatives undertaken by the Government of India.

Unit Linked Life Insurance products are different from the traditional insurance products and are subject to the risk factor. The premium paid in Unit Linked Life Insurance Policies are subject to Investment Risks associated with Capital Markets and NAVs of units may go up or down based on the performance of the fund and factors influencing the Capital Market and the insured is responsible for his/her decisions. • Please know the associated risks and the applicable charges, from your insurance agent or the intermediary or policy document issued by the insurance company. • The various funds offered under this product are the names of the funds and do not, in any indicate the quality of these, their prospects and returns. • The past performances of the funds are not indicative of the future performance of any of the funds available under this Policy. • There are no guaranteed or assured returns in this policy, except under Discontinued Policies Fund where the minimum guaranteed interest will be as prescribed by the IRDAI from time to time. • The policyholder can withdraw the invested amount only after the completion of five plan years.

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Life Insurance

Protecting Families,
Enriching Lives!