Also Available as POS Product!

SUD Life AADARSH

Individual Non-Linked Non-Participating Savings Life Insurance Plan

UIN: 142N054V03

We mean life!

Features

Star Union Dai-ichi Life Insurance

Sum Assured : Choice of many Sum Assured Rs. 50,000, Rs. 3 Lakhs, Rs.5 lakhs, Rs.10 Lakhs, Rs.15 Lakhs, Rs 20 Lakhs and Rs. 25 lakhs.

Fixed Premium Paying Term
5 years

Policy term
10 Years

Death Benefit

- Death Sum Assured.
- In case of death due to accident benefit equals to twice the death sum assured.

Maturity Benefit
Guaranteed Maturity Benefit which is equal to the Sum Assured will be paid

Tax Benefit
Income tax benefits are as per Section 80C and Section 10(10D) of The Income Tax Act, 1961

Note : Waiting period of 90 Days is applicable for **Death Benefit** in case of policies sold through POS-P.

Eligibility Criteria

Parameters	Minimum	Maximum
Age at Entry (Last birthday)	8 Years	55 Years
Age at Maturity (Last birthday)	18 Years	65 Years
Sum Assured on Death (Rs.)	₹ 50,000, ₹ 3 Lacs, ₹ 5 Lacs, ₹ 10 Lacs, ₹ 15 Lacs, ₹ 20 Lacs and ₹ 25 Lacs	
Policy Term (years)	10 Years	
Premium Payment Term (years)	5 Years	
Premium Payment Modes	Monthly*, Quarterly*, Half-Yearly & Yearly *Monthly and quarterly modes are allowed through ECS/SI Only.	
Waiting Period (For policies sourced through Point-of-Sale Person (POS-P)	90 Days From date of acceptance of risk	

How Does This Plan Work?

Star Union Dai-ichi Life Insurance

1

Select the sum Assured (₹ 50,000, ₹ 3 Lacs, ₹ 5 Lacs, ₹ 10 Lacs, ₹ 15 Lacs, ₹ 20 Lacs and ₹ 25 Lacs).

2

Premium paying term : 5 Years

Policy term : 10 Years

3

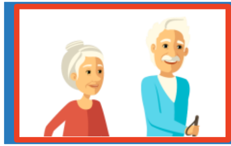
Choose the modes of Premium payment:

- Yearly
- Half-yearly
- Quarterly or
- Monthly

4

Based on all this information and the entry age the premium is calculated.

Benefits Payable



Maturity Benefits

Guaranteed Maturity Benefit equal to the sum assured will be paid and the contract ceases immediately.

Death Benefits

The Death Sum Assured will be paid as lump sum to the Beneficiary.

Death Sum Assured is Higher of:

- 10 times the Annualized Premium, OR
- 105% of total premiums paid, , OR
- Guaranteed Maturity Benefit (i.e. Basic Sum Assured), OR
- Absolute amount assured to be paid on death (i.e. Basic Sum Assured)

Accidental Death Benefits

The benefit equal to twice the Death Sum Assured will be paid as lump sum to the Beneficiary

Benefits Payable

Death Benefits Payable
(Available only if sourced through POS-P)

Sum Assured on Death during the waiting period (90 Days):

❖ **In case of death due to Accident either during the waiting period or after the waiting period:**
- Twice the Death Sum Assured

❖ **In case of non - accidental death of the life assured after the waiting period:**
- Death Sum Assured will be paid as lump sum to the Beneficiary.

❖ **In case of non - accidental death of the life assured during waiting period:**
- 100% of Premium paid (excluding taxes)

Additional Features

Policy Loan
Up to 70% of Surrender Value

Lapsed policy and Reduced Paid-Up policy can be revived within a period of 5 years from the due date of the first unpaid premium.

Disclaimer

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

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