SUD Life Fortune Royale

A Non-Linked Participating Individual Savings Life Insurance Plan

UIN - 142N086V01

Strictly for Internal Circulation

Features

SUD LIFE

Flexible Premium Paying Term
5 Yrs. , 7 Yrs. , 10 Yrs. , and 12 Yrs.

Policy Term
5 Yrs. PPT - 11 or 15 Yrs. PT
7 Yrs. PPT - 15 or 21 Yrs. PT
10 Yrs. PPT - 21 or 25 Yrs. PT
12 Yrs. PPT - 25 Yrs. PT

Alteration of Premium Frequency
During the PPT policyholder can alter Premium Payment Frequency at Policy Anniversary.

Choose from 3 Benefit Options

1. Income Benefit
2. Lumpsum Benefit
3. Child Future Secure

Cash Bonus & Guaranteed Additions
Available as per the chosen Benefit Option

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

Benefit Options

1. Income Benefit	2. Lumpsum Benefit	3. Child Future Secure
• Receive regular income by way of Cash Bonus, if declared • Receive Terminal bonus, if declared at the end of Policy Term	• Guaranteed Additions from end of the first year till the end of PPT only • Receive simple Revisionary Bonus starting from one year after end of PPT till the end of the policy term & Terminal bonus, if declared • Sum Assured on Maturity	• Waiver of Premium on Death or Accidental Total & Permanent Disability of the Initial Policyholder • Guaranteed Additions from end of the first year • Receive simple Revisionary Bonus starting from one year after end of PPT till the end of the policy term & Terminal bonus, if declared along with Sum Assured on Maturity

***Cash Bonus, Reversionary Bonus and Terminal Bonus would be declared based on the performance of the participating fund**

Eligibility Criteria

SUD LIFE

<table>
<tr><th>Parameters</th><th colspan="5">Details</th></tr>
<tr><td>Min Age at Entry</td><td colspan="5">30 Days</td></tr>
<tr><td rowspan="5">Max Age at Entry</td><td rowspan="2">Option</td><td colspan="2">Life Assured</td><td colspan="2" rowspan="2">Policy Holder</td></tr>
<tr><td>PPT :
5 Yrs.</td><td>PPT :7,
10,12 Yrs.</td></tr>
<tr><td>1. Income Benefit</td><td>50 Years.</td><td>55 Years.</td><td colspan="2">Not Applicable</td></tr>
<tr><td>2. Lumpsum Benefit</td><td>50 Years.</td><td>55 Years.</td><td colspan="2">Not Applicable</td></tr>
<tr><td>3. Child Future Secure</td><td>17 Years.</td><td>17 Years.</td><td colspan="2">55 Years</td></tr>
<tr><td>Maturity Age</td><td colspan="5">Minimum – 18 Years.
Maximum – 80 Years</td></tr>
<tr><td rowspan="2">Premium Paying Term & Policy Term</td><td>PPT (Years)</td><td>5 Yrs.</td><td>7 Yrs.</td><td>10 Yrs.</td><td>12Yrs</td></tr>
<tr><td>PT (Years)</td><td>11 , 15 Yrs.</td><td>15 , 21 Yrs.</td><td>21 , 25Yrs</td><td>25 Yrs.</td></tr>
<tr><td rowspan="2">Sum Assured on Death (Minimum)</td><td>PPT (Years)</td><td>5 Yrs.</td><td colspan="3">7,10 & 12</td></tr>
<tr><td>SAD (₹)</td><td>10,50,000</td><td colspan="3">5,25,000</td></tr>
<tr><td rowspan="2">Annualized Premium (Minimum)</td><td>PPT (Years)</td><td>5 Yrs.</td><td colspan="3">7,10 & 12</td></tr>
<tr><td>Premium (₹)</td><td>1,00,000</td><td colspan="3">50,000</td></tr>
<tr><td>Mode of Premium</td><td colspan="5">Yearly, Half Yearly, Quarterly and Monthly</td></tr>
</table>

***The maximum Sum Assured as per Board approved Underwriting Policy.**

SUD Life Fortune Royale : Product Benefits

Survival
Benefit

Maturity
Benefit

Death
Benefit

Survival Benefits & Maturity Benefit

Survival Benefit

In case of Option 1, **Non-Guaranteed Cash Bonus*** will be paid at the end of each policy year starting from one year after PPT provided the policy is In-force.

Option 1 - Non – Guaranteed Cash bonus

Maturity Benefit

Sum Assured on Maturity (SAM) is guaranteed maturity amount which depends on entry age, PPT, PT and option chosen and will be paid at Maturity.

Option 1 - SAM + Terminal Bonus*, if declared

Option 2 & 3 - SAM + Accrued Guaranteed Additions + Vested Reversionary Bonus* , if declared + Terminal Bonus, if declared

***Cash Bonus, Reversionary Bonus and Terminal Bonus would be declared based on the performance of the participating fund**

Death Benefits & ATPD Benefit

SUD LIFE

A. On Death of the Life Assured during the Policy Term provided the policy is in-force.	B. On death or Occurrence of ATPD* of the individual who is Initial Policyholder during the PPT* provided the policy is in-force	C. On death of the Life Assured during the term of the policy, provided the policy is inforce but risk has not commenced,
Sum Assured on Death (SAD)= 10.5 times of Annualized premium **Option 1** - Sum Assured on Death + Cash Bonus, if declared, for the year of death +Terminal Bonus, if declared **Option 2 & 3** - Sum Assured on Death + Accrued Guaranteed Additions + Vested Reversionary Bonus , if declared + Terminal Bonus, if declared	**Option 1 & 2** - Not Applicable **Option 3** - No future Premiums are required to be paid and policy will continue as inforce till maturity or death of Life Assured or surrender, whichever is earlier	On death of the Life Assured during the term of the policy, provided the policy is inforce but risk has not commenced, the death benefit will be paid immediately as a Lumpsum **105% of total premiums** paid upon payment of death benefit the policy will get terminated immediately.

***ATPD - Accidental Total & Permanent Disability**
***PPT -Premium Paying Term**

Other Plan Components

1. Cash Bonus

- The policyholder will receive cash bonus, if declared, starting from one year after end of PPT till the end of the policy term. Cash Bonus is calculated as percentage of the Sum Assured on Maturity.
- For policies under Paid-Up status, paid-up cash bonus (if declared) will be paid provided premium for at least four consecutive full policy years have been paid.
- The Cash Bonus are not guaranteed and may change from time to time.

2. Simple Reversionary Bonus (Applicable in case of Benefit Option 2 & Benefit Option 3)

- Based on the performance of the participating fund, the Company may declare the Simple Reversionary Bonus.
- The bonus is calculated as a percentage of the Sum Assured on Maturity and it will be paid at Maturity or Surrender or Death benefit, whichever is earlier.
- No simple Reversionary Bonus For policies under Reduced Paid-Up status,

3. Terminal Bonus

- The bonus if declared, will be paid based on Policy Term and Sum Assured on Maturity. No Terminal bonus is payable if the Policy is under Reduced Paid-Up status.
- Terminal Bonus will be paid at Maturity or death or surrender benefit, provided the policy is in-force.

Other Plan Components

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4. Wavier of Premium

- The Initial Policyholder at the inception of the Policy will be covered for Waiver Of Premium (WOP) benefit.
- On Death or Occurrence of accidental total & permanent disability of the policyholder provided the policy is in-force as on the date of event, below benefits shall be applicable:
    1. All future premiums post the date of event will be waived off.
    2. Policy will continue as in-force till maturity or death of Life Assured or surrender, whichever is earlier.
    3. Guaranteed Additions will continue to accrue as per in-force policy.
    4. Simple Reversionary Bonus, if declared will continue to attach as per in-force policy.
    5. Terminal Bonus, if declared shall be payable upon death of the Life Assured, maturity or surrender whichever is earlier.

5. Risk Commencement Date for Minor Life:

- For minor lives with entry age less than 5 Years, risk commencement date will start one day before the completion of two Years from date of commencement of the policy or at the first monthly policy anniversary after attainment of age 5 Years whichever is earlier.
- For lives with age at entry 5 Years and above, date of commencement of policy and date of commencement of risk shall be same.

The policy will automatically vest in the life assured on attaining majority.

Additional Features

Policy Loan :
The loan can be availed for up to 70% of Surrender Value

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

Lapsed :
If the due premiums are not paid for the first two full years within the grace period, the policy lapses.

Rider :
No riders are available under this product.

Key Points

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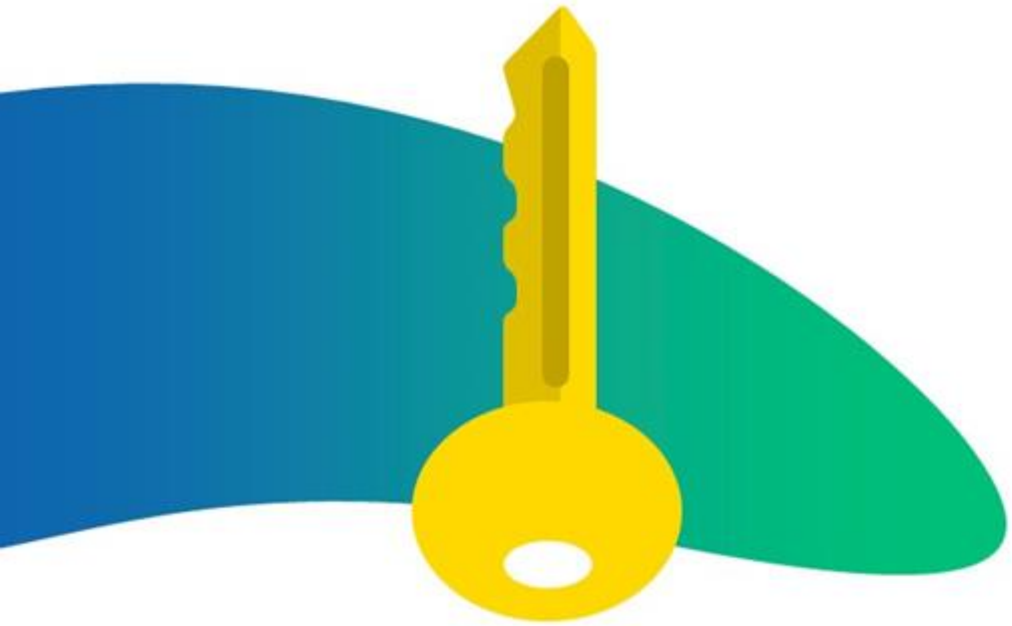

- **3 Benefit Options**
  - Income Benefit
  - Lumpsum Benefit
  - Child Future Secure
- **Flexible Premium Paying Term:** 5, 7, 10 and 12 year
- **Guaranteed Additions** till end of PPT
- **Bonus** till end of Policy Term
- **Waiver** of Premium under Option 3 – Child Future Secure
- **Minimum Annualized Premium:**
  5 PPT : Rs. 1 Lac
  7,10,12 PPT : Rs. 50,000
- **Loan facility**
- **Tax benefit[1] u/s 80C & 10 (10D)**

SUD Life Fortune Royale | UIN: 142N086V01 | A Non-Linked Participating Individual Savings 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| 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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