Application no □□□□□□□□

SUD Life Century Star (UIN: 142N75V03)

Individual Non Linked Non Participating Savings Life Insurance Plan

KEY FEATURES DOCUMENT

The information mentioned below is illustrative and not exhaustive. This Information must be read in conjunction with the product brochure.

TITLE	DESCRIPTION OF THE BENEFITS COVERED
Policy Term	The policy term varies from 12 years to 16 years
Premium Payment Term	Fixed Premium payment term of 7 years
Premium Payment Frequency	Yearly
Grace Period	Grace period of 30 days available
Maturity Benefit	On policy maturity, Guaranteed Maturity Benefit (GMB) is payable **(*GMB factor multiplied by Annualized Premium*)**
Death Benefit	Death after waiting period^: **Sum Assured on Death** Death due to Accident during the waiting period^ : **Sum Assured on Death** Death due to cause other than Accident during the waiting period^: **100% of premiums paid (excluding any extra premium, taxes and loading for modal factor, if any** Sum Assured on Death is higher of : **10 times of Annualized Premium (or) 105% of total premiums paid as on date of death** ***Annualized Premium*** *refers to premium payable in a year excluding the taxes, rider premiums, underwriting extra premium and loadings for modal premiums if any.* ***Total Premiums Paid*** *means total of all the premiums received, excluding any extra premium, any rider premium and taxes.* ***^Waiting period*** *of 90 days is applicable from date of acceptance of risk.*
Surrender Benefit	The policy will acquire Surrender Value if premiums have been paid for 2 full policy years. The Company will pay higher of Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV)
Reduced paid-up	If the full premiums are paid for at least two full policy years and subsequent premiums are not paid, then the policy will continue with reduced paid-up benefit
Suicide Exclusions	Suicide within 12 months from the date of commencement of risk or from the date of revival of the policy: 80% of the total premiums paid till the date of death or the surrender value available as on the date of death whichever is higher is payable, provided the policy is in force.

GMB Factors - Age-wise Guaranteed Maturity Benefit Factors as a multiple of Annualized Premium

Age\ PT	12	13	14	15	16
8	10.3303	10.9525	11.6099	12.3042	13.0374
9	10.3246	10.9464	11.6034	12.2973	13.0302
10	10.3181	10.9395	11.5961	12.2896	13.0219
11	10.3112	10.9322	11.5883	12.2813	13.0132
12	10.3043	10.9249	11.5806	12.2731	13.0045
13	10.2979	10.9181	11.5734	12.2654	12.9963
14	10.2922	10.9121	11.5669	12.2586	12.9891
15	10.2874	10.9070	11.5616	12.2530	12.9831
16	10.2837	10.9030	11.5574	12.2485	12.9784
17	10.2809	10.9001	11.5543	12.2452	12.9749
18	10.2790	10.8981	11.5521	12.2430	12.9725
19	10.2778	10.8968	11.5508	12.2416	12.9711
20	10.2772	10.8962	11.5501	12.2409	12.9704
21	10.2769	10.8959	11.5498	12.2406	12.9701
22	10.2767	10.8957	11.5497	12.2405	12.9700
23	10.2765	10.8955	11.5495	12.2403	12.9699
24	10.2761	10.8951	11.5491	12.2399	12.9696
25	10.2754	10.8944	11.5484	12.2392	12.9688
26	10.2743	10.8932	11.5472	12.2380	12.9676
27	10.2727	10.8915	11.5455	12.2362	12.9658
28	10.2705	10.8892	11.5431	12.2337	12.9633
29	10.2676	10.8862	11.5399	12.2305	12.9599
30	10.2640	10.8825	11.5360	12.2264	12.9557
31	10.2597	10.8779	11.5312	12.2215	12.9506

Age\ PT	12	13	14	15	16
32	10.2545	10.8724	11.5256	12.2156	12.9444
33	10.2484	10.8661	11.5189	12.2087	12.9373
34	10.2414	10.8587	11.5112	12.2007	12.9290
35	10.2334	10.8503	11.5024	12.1915	12.9195
36	10.2242	10.8406	11.4923	12.1810	12.9086
37	10.2136	10.8296	11.4808	12.1690	12.8961
38	10.2016	10.8169	11.4676	12.1552	12.8819
39	10.1879	10.8025	11.4525	12.1395	12.8655
40	10.1721	10.7860	11.4352	12.1215	12.8467
41	10.1540	10.7669	11.4153	12.1006	12.8249
42	10.1330	10.7448	11.3921	12.0764	12.7995
43	10.1088	10.7193	11.3654	12.0483	12.7701
44	10.0808	10.6898	11.3344	12.0157	12.7359
45	10.0486	10.6558	11.2986	11.9781	12.6964
46	10.0118	10.6169	11.2577	11.9350	12.6511
47	9.9700	10.5727	11.2108	11.8857	12.5992
48	9.9231	10.5229	11.1580	11.8300	12.5406
49	9.8712	10.4676	11.0994	11.7682	12.4755
50	9.8144	10.4071	11.0350	11.7004	12.4040
51	9.7530	10.3412	10.9654	11.6270	12.3267
52	9.6873	10.2706	10.8908	11.5484	12.2439
53	9.6177	10.1956	10.8116	11.4649	12.1561
54	9.5444	10.1164	10.7279	11.3767	12.0633
55	9.4672	10.0328	10.6396	11.2837	11.9648

GSV Factors

	Policy Year															
Age	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**	**14**	**15**	**16**
8	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%	92.0%	100.0%	108.0%	120.0%	147.6%	156.5%	165.9%	175.8%
9	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%	92.0%	100.0%	108.0%	120.0%	147.5%	156.4%	165.8%	175.7%
10	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%	92.0%	100.0%	108.0%	120.0%	147.4%	156.3%	165.7%	175.6%
11	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%	92.0%	100.0%	108.0%	120.0%	147.3%	156.2%	165.5%	175.4%
12	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%	92.0%	100.0%	108.0%	120.0%	147.2%	156.1%	165.4%	175.3%
13	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%	92.0%	100.0%	108.0%	120.0%	147.1%	156.0%	165.3%	175.2%
14	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%	92.0%	100.0%	108.0%	120.0%	147.0%	155.9%	165.2%	175.1%
15	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%	92.0%	100.0%	108.0%	120.0%	147.0%	155.8%	165.2%	175.0%
16	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%	92.0%	100.0%	108.0%	120.0%	146.9%	155.8%	165.1%	175.0%
17	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%	92.0%	100.0%	108.0%	120.0%	146.9%	155.7%	165.1%	174.9%
18	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%	92.0%	100.0%	108.0%	120.0%	146.8%	155.7%	165.0%	174.9%
19	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%	92.0%	100.0%	108.0%	120.0%	146.8%	155.7%	165.0%	174.9%
20	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%	92.0%	100.0%	108.0%	120.0%	146.8%	155.7%	165.0%	174.9%
21	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%	92.0%	100.0%	108.0%	120.0%	146.8%	155.7%	165.0%	174.9%
22	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%	92.0%	100.0%	108.0%	120.0%	146.8%	155.7%	165.0%	174.9%
23	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%	92.0%	100.0%	108.0%	120.0%	146.8%	155.7%	165.0%	174.9%
24	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%	92.0%	100.0%	108.0%	120.0%	146.8%	155.6%	165.0%	174.9%
25	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%	92.0%	100.0%	108.0%	120.0%	146.8%	155.6%	165.0%	174.8%
26	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%	92.0%	100.0%	108.0%	120.0%	146.8%	155.6%	165.0%	174.8%
27	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%	92.0%	100.0%	108.0%	120.0%	146.8%	155.6%	164.9%	174.8%
28	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%	92.0%	100.0%	108.0%	120.0%	146.7%	155.6%	164.9%	174.8%
29	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%	92.0%	100.0%	108.0%	120.0%	146.7%	155.5%	164.9%	174.7%
30	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%	92.0%	100.0%	108.0%	120.0%	146.6%	155.5%	164.8%	174.7%
31	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%	92.0%	100.0%	108.0%	120.0%	146.6%	155.4%	164.7%	174.6%
32	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%	92.0%	100.0%	108.0%	120.0%	146.5%	155.3%	164.7%	174.5%
33	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%	92.0%	100.0%	108.0%	120.0%	146.4%	155.2%	164.6%	174.4%
34	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%	92.0%	100.0%	108.0%	120.0%	146.3%	155.1%	164.4%	174.3%
35	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%	92.0%	100.0%	108.0%	120.0%	146.2%	155.0%	164.3%	174.2%
36	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%	92.0%	100.0%	108.0%	120.0%	146.1%	154.9%	164.2%	174.0%
37	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%	92.0%	100.0%	108.0%	120.0%	145.9%	154.7%	164.0%	173.8%
38	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%	92.0%	100.0%	108.0%	120.0%	145.7%	154.5%	163.8%	173.6%
39	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%	92.0%	100.0%	108.0%	120.0%	145.5%	154.3%	163.6%	173.4%
40	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%	92.0%	100.0%	108.0%	120.0%	145.3%	154.1%	163.4%	173.2%
41	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%	92.0%	100.0%	108.0%	120.0%	145.1%	153.8%	163.1%	172.9%
42	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%	92.0%	100.0%	108.0%	120.0%	144.8%	153.5%	162.7%	172.5%
43	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%	92.0%	100.0%	108.0%	120.0%	144.4%	153.1%	162.4%	172.1%
44	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%	92.0%	100.0%	108.0%	120.0%	144.0%	152.7%	161.9%	171.7%
45	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%	92.0%	100.0%	108.0%	120.0%	143.6%	152.2%	161.4%	171.1%
46	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%	92.0%	100.0%	108.0%	120.0%	143.0%	151.7%	160.8%	170.5%
47	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%	92.0%	100.0%	108.0%	120.0%	142.4%	151.0%	160.2%	169.8%
48	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%	92.0%	100.0%	108.0%	120.0%	141.8%	150.3%	159.4%	169.0%
49	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%	92.0%	100.0%	108.0%	120.0%	141.0%	149.5%	158.6%	168.1%
50	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%	92.0%	100.0%	108.0%	120.0%	140.2%	148.7%	157.6%	167.1%
51	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%	92.0%	100.0%	108.0%	120.0%	139.3%	147.7%	156.6%	166.1%
52	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%	92.0%	100.0%	108.0%	120.0%	138.4%	146.7%	155.6%	165.0%
53	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%	92.0%	100.0%	108.0%	120.0%	137.4%	145.7%	154.5%	163.8%
54	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%	92.0%	100.0%	108.0%	120.0%	136.3%	144.5%	153.3%	162.5%
55	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%	92.0%	100.0%	108.0%	120.0%	135.2%	143.3%	152.0%	161.2%

(For products sourced through POS-P)