SUD LIFE

Star Union Dai-ichi's Guaranteed Money Back Plan

Individual Non-Linked Non-Participating Savings Life Insurance Plan

UIN : 142N036V05

Features

Sum Assured
Rs.3 Lacs to Rs.10 Crores

Guaranteed Additions (every year)
4% / 5% or 6% of annualized premium for Policy Term of 10/ 15 and 20 Years respectively

Premium Paying Term
10 Years
Policy Term
10 years / 15 years / 20 years

Death Benefit
Sum Assured + Guaranteed additions accrued till death

Survival Benefit
200% of Annualized Premium every 5th Year of the policy term

Maturity Benefit
Sum Assured + Guaranteed additions accrued – Survival Benefits Paid

Eligibility Criteria

Parameters	Minimum	Maximum
Age at Entry (Last birthday)	13 Years	50 Years
Maximum Maturity Age (Last birthday)	70 Years age last birthday	
Sum Assured	Rs. 3 Lakhs	Rs. 10 Crores
Policy Term (years)	10, 15 or 20 Years	
Premium Payment Term (Fixed)	10 Years	
Premium Payment Modes	Monthly*, Quarterly*, Half-Yearly & Yearly *Monthly and quarterly modes are allowed through ECS/SI Only.	

How Does This Plan Work?

1

Choose the sum assured you want to receive:

Sum Assured:
₹ 3 lacs to 10 crores

2

Select the policy term.

Policy Term:
10, 15, 20 years

Premium Payment Term: 10 Years fixed

3

Select the premium payment mode.

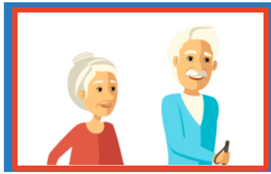
Modes:
Yearly, Half-yearly, Quarterly, Monthly

4

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

Benefits Payable

Star Union Dai-ichi Life Insurance



Survival & Maturity Benefits

Survival Benefit

200% of annualized premium is paid to you at the end of every 5 years.

e.g., for a Policy Term of 20 Years and Annualized premium of Rs. 1 Lakh, Get Rs. 2 Lakhs at the end of 5th, 10th & 15th year respectively

Maturity Benefit

Sum Assured along with guaranteed additions accrued during the policy term less survival benefits already paid

Death Benefits

Sum Assured along with the guaranteed additions* accrued till the date of death

*Guaranteed Additions will accrue every year throughout the policy term

Additional Features

Star Union Dai-ichi Life Insurance

Riders

- SUD Life Family Income Benefit Rider - Traditional
- SUD Life Accidental Death and Total & Permanent Disability Benefit Rider - Traditional

Lapse :
If the premiums have not been paid within the grace period from the due date, the policy lapses.

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.

SUD LIFE

A joint venture of

Bank of India | Union Bank of India | Dai-ichi Life

For more details,

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Protecting Families
Enriching lives!