SUD Life Assured Income Plan

Individual Non-Linked Non-Participating
Savings Life Insurance Plan

UIN - 142N045V04

Needs

MATURED ADULTS

Features

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Guaranteed Annual Payout (Flexibility to choose the Annual Income ₹ 24,000 - ₹ 50 Lacs)

Premium Paying Term
10 or 15 Years

Policy Term
20, 25,30 and 35 Years

Riders Available
1. Family Income Benefit

Maturity Benefit
Return of all Premiums*
*Excluding GST and extra Premium, if any

Death Benefit
Immediate Lump Sum as well as Regular Income to the family

Tax Benefit
Income Tax Benefits are as per Section 80C and Section 10(10D)

Eligibility Criteria

Parameters	Minimum	Maximum
Age at Entry (Last birthday)	8 Years	55 Years
Maturity Age (Last birthday)	28 Years	75 Years
Annual Payout (₹)	₹ 24,000/-	₹ 50 Lakhs
Policy Term (Years)	20, 25, 30 & 35 Years	
Premium Payment Term (Years)	10 Years	15 Years
Deferment Period	0 Years	5 Years
Payout Period	10,15,20 or 25 Years	
Premium Payment Modes	Yearly, Half-Yearly, Quarterly & Monthly	

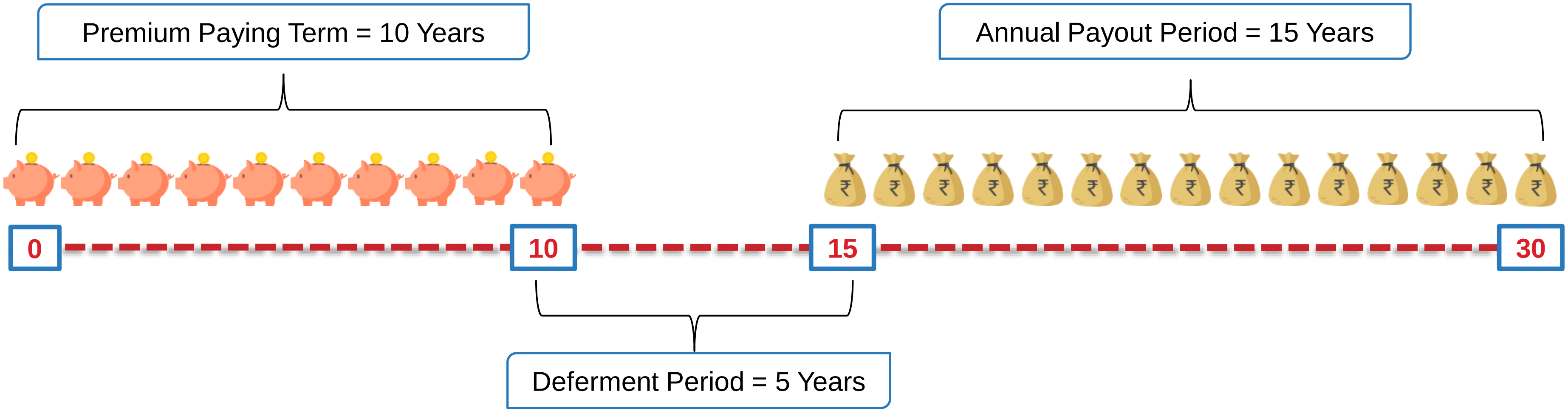
Benefits

Survival Benefit

Maturity Benefit

Death Benefit

Survival Benefit



Maturity Benefit

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Guaranteed Maturity Benefit = 100% of Premiums returned at the end of Policy Term

PPT - 10 Pay

10 Times of Annualized Premium[1]

PPT - 15 Pay

15 Times of Annualized Premium[1]

(1) **Annualized Premium** shall be the premium amount payable (sum of all the modal premiums) in a year as chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.

Death Benefit

*Death Benefits comprises of three parts:

Death Benefit

- Death Sum Assured : Payable immediately at the time of death.

+

- Additional Annual Payouts : Payable from the next Policy Anniversary following death till the beginning of the Scheduled Annual Payouts

+

- Scheduled Annual Payouts : Payable at the beginning of each policy year during the Payout Period as chosen by the policyholder at inception.

*Depending on the time of the death the benefits will be given accordingly.

Death Benefit

Highest of:

01 10 times of Annualized Premium(1) OR

02 105% of Total the Premiums paid(2) as on date of death OR

03 Guaranteed Maturity Benefit OR

04 Absolute Sum Assured as on the date of death

(1) **Annualized Premium** shall be the premium amount payable (sum of all the modal premiums) in a year as chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.

(2) **105% of Total Premiums paid**, where total premium paid means total of all the premiums received, excluding any extra premium, any rider premium and taxes, as on date of death of the Life Assured

Death Benefit

Absolute Sum Assured on Death

1. Premium Paying Term : 10 years — 11 times of Annualized Premium rounded up to the next ₹1,000

Policy Term

2. Premium Paying Term : 15 years — 16 times of Annualized Premium rounded up to the next ₹1,000

How does the plan work?

1. Choose the Annual Payout
   (₹ 24,000 to ₹ 50 lacs)

2. Select the Premium Payment Term
   10 Years or 15 Years

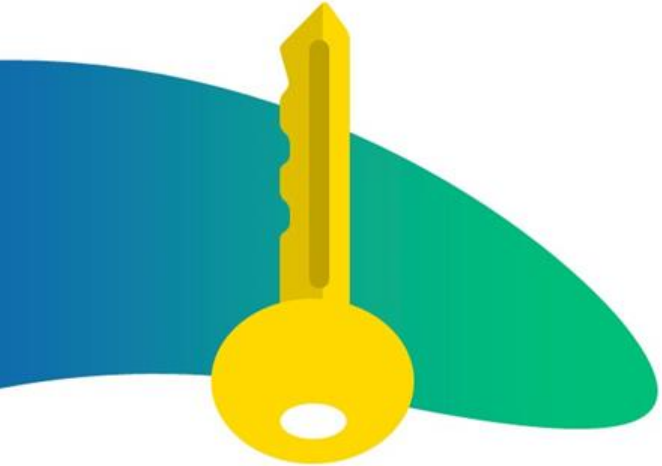
3. Select the deferment period
   0 or 5 Years

   Choose the Payout Period
   10,15,20 or 25 Years

4. Premium payment mode:
   Yearly, Half-yearly, Quarterly, Monthly

5. Based on the chosen Annual Payout, Premium Payment Term, Deferment Period, Payment mode and entry age the policy premium is calculated.

Key Points



- Individual Non-Linked Non-Participating Guaranteed Return Savings Plan
- **100% Premiums Returned** at the end of the Policy Term
- **Immediate Lump Sum as well as Regular Income** to the family in case of uncertainties
- **Guaranteed Annual Income** as chosen for the Fixed Payout Period
- Flexibility to choose Premium Payment Term, Deferment Term and Payout Term as per the needs
- **SUD Life Accidental Death and Total & Permanent Disability Benefit Rider – Traditional**
- **Tax Benefit under** Section 80C and Section 10(10D)

A joint venture of

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

For more details,

please contact the **Branch Manager**

Call us at: **1800 266 8833** (Toll-Free)

Email us at: **customercare@sudlife.in**

Visit us at: **www.sudlife.in**

SUD Life Assured Income Plan | UIN: 142N045V04 | Individual Non-Linked Non-Participating 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. 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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Enriching lives!