SUD Life Presents

Lifetime Solutions

Do you want to…

Secure your *Child’s Future*?

Secure *Future Responsibilities* towards your *Parents*?

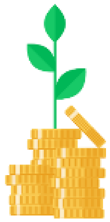
Enjoy your *Dream Vacations* as *Planned*?

Have a *Guaranteed Regular Source of Income* to *Retire Easy*?

Have a *long term Life Cover*?

To have them you need…

Regular Cash Flow



Guaranteed Lump Sum

Flexible Investment Term

Long Term Protection

Star Union Dai-ichi
Life Insurance

Presenting

SUD Life CENTURY ROYALE

UIN : 142N083V04

A Non-Linked Non-Participating Individual Savings Life Insurance Plan

SUD Life CENTURY ROYALE

Star Union Dai-ichi Life Insurance

A joint venture of Bank of India | Union Bank of India | Dai-ichi Life

A Promise of **Guaranteed Happiness** for Life

A plan for **High Networth Individuals**

Features

Guaranteed Maturity Benefit

Guaranteed Life Cover**

Tax Benefit*

Guaranteed Income

Loan Facility

In today's uncertainty, We Promise Guaranteed Happiness

Happiness = Guaranteed Income + Life Cover + Maturity Benefit

Tax benefit may be available on the premiums paid and benefits received as per prevailing tax laws

**Guaranteed Life Cover throughout the policy term

Eligibility Criteria

Parameters	7 PPT[1]	12 PPT[1]
Min Age at Entry	18 Years	18 Years
Max Age at Entry	55 Years	50 Years
Maximum Maturity Age	95 Years	
Min Annual Premium	₹ 1,00,000	₹ 60,000
Max Annual Premium	As per Board Approved Underwriting Policy	
Policy Term (years)	25, 30, 35 and 40 years	30, 35 , 40 and 45 years
Mode of Premium	Yearly and Monthly	Yearly and Monthly
Maturity Benefit	8 X AP[2]	15 X AP[2]
	• For online channel Maturity benefit is increased by 7.5% • For annualized premium of ₹ 2 lakh and above, the Guaranteed Maturity Benefit payable will be increased by 1%	
Death Benefit	10 X AP[2]	10 X AP[2] increasing to 15 X AP[2] during PPT

(1) PPT - Premium Paying Term (2) AP - Annualized Premium

*(3) **Where PPT is 12 Pay :** Absolute Sum Assured will be **10** times of **Annualized Premium** during the **first** policy Yr., increasing at each policy anniversary uniformly up to **15** times of **Annualized Premium** during the premium payment term. From **12th** Policy Yr. Sum Assured will be **15** times the **Annualized Premium** throughout the Policy Term.*

Product Benefits

Survival Benefit

Maturity Benefit

Death Benefit

Survival Benefit

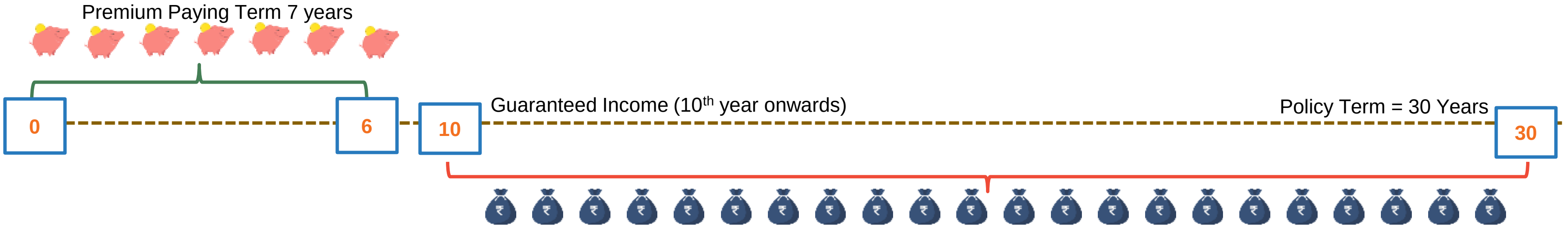
Number of Guaranteed Income (GI) Pay-outs as per below table

PPT	Pay-out start at the end of	Policy Term (in years)				
		25	30	35	40	45
		Number of Pay-outs				
7 Pay	10th Yr.	16	21	26	31	NA
12 Pay	15th Yr.	NA	16	21	26	31

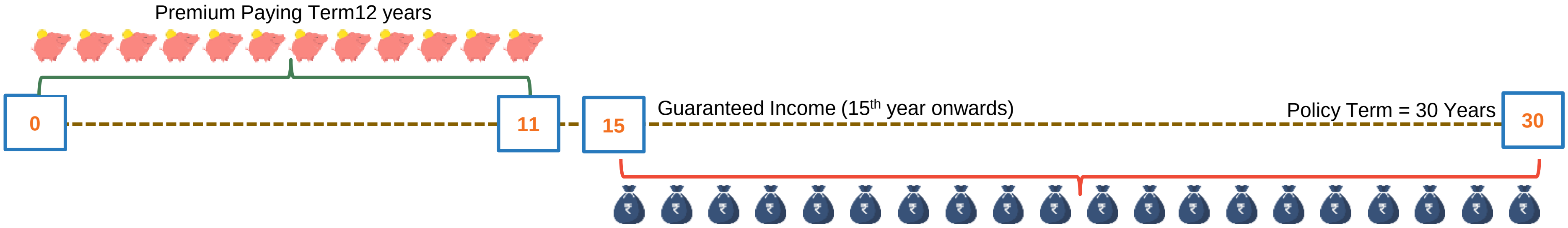
In case of death of the Life Assured during Policy Term and before Policy Maturity Date, the future instalments of Guaranteed Income, if any, will cease and Death Benefit shall be payable by Company.

Survival Benefit - Illustration

Guaranteed Income (GI) for 7 PPT



Guaranteed Income (GI) for 12 PPT



Guaranteed Income (GI) shall be a percentage of Guaranteed Maturity Benefit depending on entry age, premium payment term and Policy Term

Maturity Benefit

Guaranteed Maturity Benefit

7 Pay

8 times of Annualized Premium

12 Pay

15 times of Annualized Premium

High Premium Benefit:

- *For annualized premium of ₹ 2 lacs and above, the Guaranteed Maturity Benefit payable will be increased by 1%*
- *For online channel Maturity benefit is increased by 7.5%.*
- *For the policies purchased by the staff of corporate agents and their family (parents, spouse, children and siblings), the Guaranteed Maturity Benefit will be increased by 7.5%.*

Death Benefit

Highest of:

01 10 times of Annualized Premium(1) OR

02 10 times of Annual Premium(2) OR

03 105% of Total Premiums Paid as on date of death OR

04 Absolute Sum Assured as on the date of death

1. **Annualized Premium** refers to premium amount payable in a year excluding taxes, underwriting extra premium, rider premium, and loading for modal premiums, if any
2. **Annual Premium** shall be the premium amount payable in a year as chosen by the policyholder, excluding the taxes, rider premiums & underwriting extra premiums, if any.
3. **Total Premiums Paid** mean total of all the premiums received by the Company under the base product, excluding any extra premium and taxes, if collected explicitly.

Death Benefit

Absolute Sum Assured on Death

1

Premium Paying Term
7 years

10 X Annualized Premium

Policy Term

Premium Paying Term
12 years

15 X Annualized Premium

2

- ***Guaranteed Income(GI)*** *paid, if any, after the date of death of the Life Assured shall be deducted from the Death Benefit payable.*
- ***Where PPT is 12 Pay*** **:** Absolute Sum Assured will be **10** times of the Annualized Premium during the **first** policy year, increasing at each policy anniversary uniformly up to **15** times of the Annualized Premium during the premium payment term. From **12th** Policy Year Sum Assured will be **15** times the Annualized Premium throughout the Policy Term.

Additional Features

1. Premium Payment Frequency

During the Premium Payment Term, the Policyholder has an option to alter/ change the premium payment frequency as available under the policy. The Policyholder can exercise such option only on Policy Anniversary

2. Modes of the premium payment

Modes of premium payment frequency available under this plan are: **Yearly and Monthly**

3. Lapse

- If you have not paid the due premiums for the first full policy years within the grace period, the policy lapses. Life cover ceases and no benefits will be paid under the lapsed policy till the policy is revived.

4. Reduced Paid Up

If the premiums due under this policy have been paid for at least first full policy years and subsequent premiums are not paid, then the policy will acquire reduced paid-up status.

5. Free Look Period

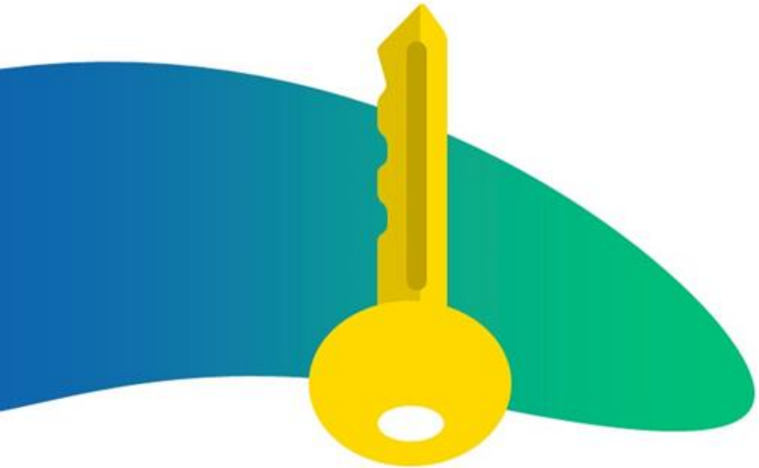
If policyholder disagree to any of those terms or conditions in the policy, they have an option to return the policy to us within 30 days from the date of the receipt of the policy document, stating the reasons for your objection.

6. Surrender Benefit

You can surrender your policy any time after completion of first policy year. Surrender Value payable will be higher of Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV). Special Surrender Value will be acquired after receipt of one full Policy Year premiums, whereas the Guaranteed Surrender Value will be acquired after receipt of first two consecutive full Policy Year premiums

Key Points

SUD LIFE



- **Premium Paying Term:** 7 or 12 years
- **Policy Term (in Years):**
  7 Pay: 25, 30, 35, 40
  12 Pay: 30, 35, 40, 45
- **Min Annualized Premium:**
  7 Pay: Rs. 1 Lac
  12 Pay: Rs. 60,000
- **Tax Free[1] Guaranteed Income:**
  7 Pay: from 10th year onwards (till end of policy term)
  12 Pay: from 15th year onwards (till end of policy term)
- **Guaranteed Maturity Benefit at the end of Policy Term**
  For 7 Pay: 8 times of Annualised Premium
  For 12 Pay: 15 times of Annualised Premium
- **Guaranteed Life Cover up to 45 years of Policy Term[2]**
- **Tax benefit[1] u/s 80C & 10(10D)**
- **Loan facility**

Disclaimer:
[1] Tax benefit may be available on the premiums paid and benefits received as per prevailing tax laws
[2] Guaranteed Life Cover for 45 years is for premium payment term of 12 years

For more details, contact the Branch Manager

1800 266 8833 www.sudlife.in

Star Union Dai-ichi Life Insurance Company Limited is the name of the Insurance Company and "SUD Life Century Royale" is the name of the plan. Neither the name of the Insurance Company nor the name of the plan in anyway indicates the quality of the plan, its future prospects or returns.

Protecting Families,
Enriching Lives!