Star Union Dai-ichi Life Insurance

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

Presenting

SUD Life CENTURY ROYALE

UIN : 142N083V03

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

Features

SUD LIFE

Guaranteed Maturity Benefit

Guaranteed Life Cover

Tax Benefit(1)

Guaranteed Income

Loan Facility

In today's uncertainty,
We Promise Guaranteed
Happiness

Happiness = Guaranteed Income + Life Cover + Maturity Benefit

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

Eligibility Criteria

SUD LIFE

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	95 Years
Min Annual Premium	₹ 1 Lac	₹ 60,000
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.*

SUD Life Century Royale : Survival Benefit

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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	10^{th} Yr.	16	21	26	31	NA
12 Pay	15^{th} 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.

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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%.*

SUD Life Century Royale : Death Benefit

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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** 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. **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** means total of all the premiums received, excluding any extra premium, any rider premium and taxes.

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Absolute Sum Assured on Death

1

Premium Paying Term
7 years

10 X Annualized Premium

Policy Term

Premium Paying Term
12 years(1)

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.

How does this Plan Work?

Select the Policy Term

(25 - 45 years)

Select the Premium Paying Term

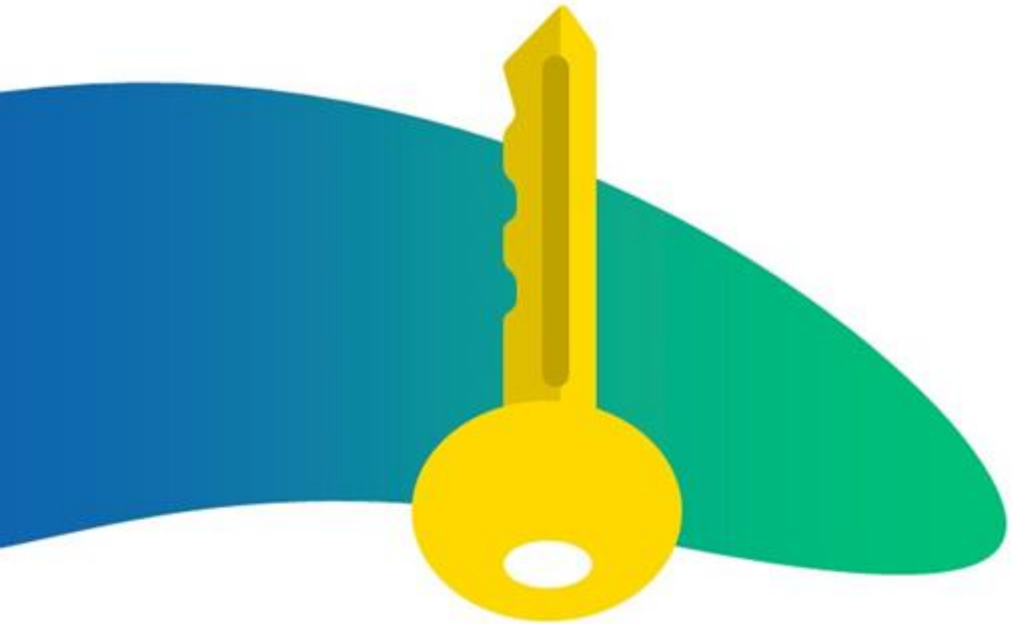
7 Pay or 12 pay

Choose the premium amount

(Min ₹ 1 lac for 7 PPT)

(Min ₹ 60,000 for 12 PPT)

Key Points



- **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 Annual Premium
  For 12 Pay: 15 times of Annual 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.

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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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