Protection ke saath profit bhi!

An investment that also protects your family

SUD LIFE DHAN SURAKSHA-3

A UNIT LINKED INSURANCE PLAN UIN: 142L024V01

Star Union Dai-ichi
LIFE INSURANCE

Sunahra Kal, Suraksha Har Pal

SUD Life Dhan Suraksha 3 Plan

SUD LIFE
DHAN SURAKSHA 3 PLAN

UIN: 142L024V01

Our families are precious to us. We work, earn, save, and do everything we can so that they are happy and taken care of. But in all this rush many a time we forget to do the right thing that ensures that our financial objectives towards our family members are achieved even if we are absent from the picture.

Star Union Dai-ichi Life Insurance Company Limited has a solution just for people like us – SUD Life Dhan Suraksha 3 Plan, a Unit Linked Insurance Plan that combines life insurance cover with a choice of 4 great funds as investment options. You can now not only provide financial security to your family but also earn attractive market returns on your investments. So, take time out, sit around enjoying your moments with your family – laughing, going on picnics, having dinner together; every day is filled with moments we can celebrate.

Why Choose SUD's New Dhan Suraksha Plan?

- Invaluable life insurance cover will provide financial security to your family.
- An excellent opportunity to invest in a basket of financial instruments - as per your choice - to maximize your returns.
- Option to attach additional benefits to your policy - SUD Life Accidental Death & Total and Permanent Disability Benefit Rider and SUD Life Critical Illness Benefit Rider.
- Flexibility in investing year after year - Premium redirection, switching investments among the available fund options, etc.

How does it work?

I You decide upon the premium amount you wish to pay and decide upon the investment pattern among the various funds available to you.

II Your premium, minus the allocation charges will be invested in the funds accordingly.

III At the end of the policy term, the accumulated fund will be payable to you.

IV In case of unfortunate demise during the term of the policy, your nominee will receive the death benefit, as detailed ahead.

I. Eligibility Criteria:

a) Age

Minimum Age at Entry	8 yrs last birthday
Maximum Age at Entry	60 yrs last birthday
Maximum Maturity Age	80 yrs last birthday

b) Term

Premium Payment Mode	Minimum Policy Term	Maximum Policy Term
Single	5 years	40 yrs
Regular	5 years	
LPPT5	10 years	
LPPT10	15 years	

For minor lives, minimum term is equal to (18 years – age at entry) or as given above in the table (whichever is higher)

c) Premium Payment Options and limits

Premium Payment Mode	Minimum Annualized Premium	Maximum Annualized Premium	Top Up
Annual	24,000	No limit (annualized premium should be in multiples of 1000)	Min: 5000
Half Yearly	36,000		
Quarterly	36,000		Max: No Limit (in multiples of Rs. 1000)
Monthly	48,000		
Single	75,000*	No limit * (annualized premium should be in multiples of 5000)	

Premiums can be paid as:
Single Premium or
Regular/Limited Premium

Regular/Limited premium can be paid in yearly, half-yearly, quarterly or monthly mode.

* It is a lump sum premium payment and not annualized.
All maximum limits are subject to our underwriting guidelines

d) Basic sum assured options

Premium Payment Mode	Minimum Sum Assured	Maximum Sum Assured
Single	**For Age at Entry below 45 years:** Single Basic Premium X 1.25 **For Age at Entry equal to & above 45 years:** Single Basic Premium x 1.10	Single Basic Premium X 5
Regular/Limited Premium	**For Age at Entry below 45 years:** Annualized Basic Premium X Higher of (10 or 0.5 X Policy Term) **For Age at Entry equal to & above 45 years:** Annualized Basic Premium X Higher of (7 or 0.25 X Policy Term)	Annualized Basic Premium x 20
In addition to the above, the minimum death benefit at any time during the currency of the policy will not be less than 105% of the total premiums (including top-ups) paid.		

II. Features and Benefits:

1. Death Benefit: A death benefit is payable in the unfortunate event of the death of the life assured as follows:

In the event of death of the life assured during the term of the policy, the death benefit payable is: Higher of:

- Fund value (including top up fund value, if any) OR
- The Sum Assured less any partial withdrawals made within 12 calendar months immediately preceding the death of the life assured, excluding partial withdrawals from top up amount.
- However, on attainment of 60 years of age of the life assured, all the partial withdrawals made in the last 12 calendar months before attaining the age of 60 and all partial withdrawals made after attaining the age of 60 will be set off against the Sum Assured excluding partial withdrawals from Top Up amount.
- Plus Rider Sum Assured as chosen by the policy holder, if any.
- Less mortality charges and rider charges (if any) due during the policy year in which death occurs, which were not recovered already.

  Once the death claim is paid, the contract ceases to exist.

Risk Commencement Date:

The risk commences on the date later of (1) underwriting acceptance of the proposal; (2) date of clearance of the instrument for initial premium.

Automatic vesting clause: If the Life assured is a minor the policy vests automatically on attaining majority

2. Maturity Benefit: Fund Value (including top up fund value, if any) available to the credit of the policyholder as on the date of maturity will become payable on survival of the policyholder at the end of the term of the policy.

The maturity benefits may be paid in one lump sum at the time of maturity or in annual instalments not exceeding five, as selected by the policyholder.

- If one of the settlement options is chosen, then the fund value will remain invested in the existing funds. During the settlement period, the investment risk in the investment portfolio is borne by the Life Assured/Assignee, as the case may be. In case of death during settlement period: Balance Fund Value is payable to the legal heirs. No Partial Withdrawal or switching is allowed during the settlement period.
- Payments will be received by the Life Assured/Assignee, as the case may be, in the form of yearly, half-yearly, quarterly or monthly instalments. Half-yearly, Quarterly and Monthly modes are available only through ECS credit.
- During the settlement period, only fund management charges will be deducted.

3. Partial Withdrawal Benefit:

- Only the first partial withdrawal in a policy year is free. Further additional Partial withdrawals will be charged Rs.100 per withdrawal. There is no carry forward of free unused partial withdrawals to the future policy year(s).

- Partial withdrawals made within last 12 calendar months immediately preceding the death of the life assured and excluding all partial withdrawals from top up amount will be deducted from the death benefit.

  However, on attainment of 60 years of age of the life assured, all the partial withdrawals made in the last 12 calendar months before attaining the age of 60 and all partial withdrawals made after attaining the age of 60 will be set off against the Sum Assured excluding partial withdrawals from Top Up amount.
- Partial withdrawal is not allowed in the first five years of the policy or when the life assured is a minor. It is allowed from the sixth policy year onwards or on the life assured attaining age 18 whichever is later.
- Partial withdrawals will be allowed from the top up account first, as long as the top up account allows for partial withdrawals.
- The general partial withdrawal rules from 6th policy year which are applicable are as follows:

  i) Minimum Partial withdrawal amount allowed is Rs. 5,000 (in multiples of Rs. 1,000).

  ii) Maximum Partial withdrawal:

  For Regular/Limited Premium: Fund Value less (125% of Annualized premium amount + cumulative nominal Top Up amount received in the last 60 calendar months).

  For Single Premium: Fund Value less (Rs. 10,000 + cumulative nominal Top Up amount received in the last 60 calendar months).
- The redemption of units of each fund shall be in the same proportion as the value of units held in that fund is to the total value of units held across all funds.
- The units shall be redeemed at the prevailing unit price.
- The Company may, in the interest of the holders of unit linked policies and keeping in view exceptional circumstances/ unusual market conditions, limit the total number of units withdrawn on any day to 5% of the total number of units then outstanding in all investment funds.
- Partial Withdrawals are not allowed during the settlement period after maturity.

4. **Rider Benefits:** The following riders are available either at inception or during the term of the policy, provided they are opted for by the policyholder in the currency of the policy subject to terms and conditions applicable at that time. Once a rider benefit is paid the rider will terminate and only the base policy will continue.

1) SUD Life Accidental Death and Total & Permanent Disability Benefit Rider
2) SUD Life Critical Illness Benefit Rider

For details regarding the Rider Terms & Conditions and Benefits, please refer to the Rider Sales Brochures.

5. **Top Up Facility:**

- Top-up is allowed except during the last five years of the contract, subject to a minimum of Rs. 5000/- and in multiples of Rs. 1000/-.
- A Top up made during the currency of the contract will be treated as Single Premium and the conditions for its Sum Assured will be those applicable for Single premium.
- The life cover on top-up premium will be based on the age at payment of the top-up premium and not on the age at entry.
- In case of Regular/Limited, Top-ups are allowed only if there is no past unpaid Regular/Limited premium.
- The policy holder can choose a fund allocation percentage for Top-up payment different from the Regular/Limited/Single premium. If the fund allocation percentages are not specified at time of making the Top-up payment, the fund allocation percentage chosen for the Regular/Limited/Single premium will be applied to the Top-up premium.
- For the purpose of partial withdrawals, each nominal top-up amount has a lock-in period of 5 years from the date on which top up is made.
- Any top-up premiums paid shall first be adjusted towards outstanding loan, if any, and the balance available shall be invested in the segregated funds chosen by the policyholder subject to recovery of applicable charges.
- In case of termination of the policy, before the completion of the policy term, the top up fund value will be paid along with the base premium fund value irrespective of the lock-in period for top up.

- In case of termination of the policy, before the completion of the policy term, the top up fund value will be paid along with the base premium fund value irrespective of the lock-in period for top up.

6. Policy Loan: The policyholder can avail loan after completion of 3 policy years.

The maximum loan amount that can be sanctioned under this policy shall not exceed 40% of the surrender value in those policies where equity accounts for more than 60% of the total share and shall not exceed 50% of the surrender value of those policies where debt instruments account for more than 60% of the total share.

The interest rate for the purpose of availing loan will be the interest rate applicable at the time of availing the loan subject to the terms and conditions of the company.

The current interest rate is 10% and will be reviewed from time to time. and is subject to prior approval from the IRDA.

7. Policy Surrender/Discontinuance & Revival:

After the receipt of surrender request, no further premiums are accepted and no further charges (except the surrender charges, if any) are deducted.

In case of death of the Life Assured before payment of the surrender value, such surrender value is payable to the nominee.

I. In case there is no unpaid premium:

In case the surrender request is received:

A. After completion of first five policy years: The fund value will be paid immediately.

B. Before completion of first five policy years: In case the surrender request is received before completion of first five policy years, the fund value after deduction of applicable surrender charges, if any, on the day of surrender (subject to conditions regarding Computation of NAV) will be credited to the discontinued policy fund.

The "proceeds of the discontinued policy" shall be refunded immediately after completion of the lock-in period (i.e. after the completion of first five policy years).

II. In case there is any unpaid Regular/Limited premium (Discontinuance of Premiums):·

- In case the premium is not paid within the grace period, the insurer will send a notice within a period of fifteen days from the date of expiry of grace period of the policy to such a policyholder asking him/her to exercise one of the following options within a notice period of thirty days of receipt of such notice:

  i. Revival of the policy immediately

  ii. Complete withdrawal from the policy without any risk cover

  During this notice period the policy is deemed to be in force with risk cover as per terms and conditions of the policy.

- All applicable charges viz; mortality charges, rider charges, if any, fund management charges, administration charges will be deducted till the policyholder selects one of the two options or till the expiry of the notice period whichever is earlier.
- If option (i) is selected:
  - The risk cover along with investments made in the segregated funds, less applicable charges as per the terms and conditions of the policy, shall be continued.
  - Cost of medical expenses incurred at the time of making Top up and/or revival facility, if any will be borne by the policy subject to a maximum of Rs. 3000/-. The policyholder can choose to make payment of these expenses through Cash/Cheque/DD/Pay order/ cancellation of units.
  - The due basic premiums received, will be invested based on the NAV as on the date of revival.
- If the policyholder does not exercise the option within the stipulated notice period, the policyholder shall be deemed to have chosen the option (ii) mentioned above.
- If option (ii) is selected:
  - Life cover and rider cover (if any), will lapse immediately.
  - Mortality charges and rider charges if any are not deducted further.
  - Fund management charges and administration charges are not deducted further.
  - New premium or top up premiums are not accepted.
  - Partial withdrawal facility is not available.

- **In case the unpaid premium pertains to first five policy years:** The fund value after deduction of applicable discontinuance charges as on the day of discontinuance, (subject to conditions regarding Computation of NAV) will be credited to the discontinued policy fund. The "proceeds of the discontinued policy" shall be refunded immediately after completion of the lock-in period (i.e. after the completion of first five policy years).
- In case the unpaid premium pertains to sixth policy year and onwards, the fund value under the policy at that time will be paid immediately.

"Proceeds of the discontinued policies" means the fund value (including top up fund value, if any) as on the date the policy has discontinued, after addition of interest rate computed at the minimum interest rate of 3.50% p.a.

"Date of discontinuance of the policy" is for the purpose of these regulations, the date on which the grace period expires after the due date of payment of the first unpaid premium or the date on which the insurer receives intimation from the insured or policyholder about the discontinuance of the policy, whichever is earlier. Once the fund value (including top up fund value, if any) is paid, the contract ceases to exist.

The surrender/discontinuance charges applicable at the time of surrender/discontinuance are as given under the Section Charges under the Policy.

8. Grace Period:

For Regular/Limited Premium: A grace period of 15 days is allowed for monthly mode and 30 days for other modes.

For Single Premium: NA.

9. Nomination: Nomination is compulsory under this plan. Where the nominee is a minor, an Appointee must be compulsorily registered.

III. Investment of funds:

- This is a unit-linked premium product, wherein the policyholder chooses from 4 funds and remits either a Single/Regular/Limited premium at the proposal stage.
- When the proposal is accepted the premium will be adjusted for all applicable charges.
- The balance amount will be available for allocation amongst the four funds viz. Apex Equity Fund, Apex Bond Fund, Apex Growth Fund and Apex Balanced Fund.
- The policy holder chooses the fund(s) and their allocation percentages at the time of proposal stage and at the time of making Top up payment.
- The minimum allocation rate is 10% per fund with maximum of 100%.
- On the close of business of every business day, Star Union Dai-ichi Life will declare the Net Asset Value (NAV) of the four funds separately.

The indicative allocations in the respective funds are as follows:

1. Apex Equity

Asset Category	Min	Max	Risk Profile
Equity & Equity Related	80%	100%	High
Debt	0%	0%	
Money Market	0%	20%	

2. Apex Growth

Asset Category	Min	Max	Risk Profile
Equity & Equity Related	55%	85%	Medium to High
Debt & Money Market	15%	45%	

3. Apex Balanced

Asset Category	Min	Max	Risk Profile
Equity & Equity Related	35%	65%	Medium
Debt & Money Market	35%	65%	

4. Apex Bond

Asset Category	Min	Max	Risk Profile
Equity & Equity Related	0%	0%	Low to Medium
Debt	80%	100%	
Money Market	0%	20%	

Star Union Dai-ichi Life reserves the right to add, modify or close any of the above mentioned funds subject to prior approval of IRDA.

Switching:

- Switching is allowed during the currency of the policy.
- Any amount of fund or any percentage of fund value can be switched out subject to a minimum amount of Rs.10,000/-.
- While reinvesting, a minimum of 10% of the total amount switched out must be reinvested in each of the selected funds.
- Only one switch per policy year is free of cost. Every additional switch will be charged Rs.100/- per switch and will be recovered by cancellation of appropriate number of units. Unused switches cannot be carried forward to future policy year(s).

Premium Redirection:

In case of Regular/Limited Premium, redirection of funds is available subject to the following:

- The Policyholder may alter the Allocation Percentages for future premiums and future Top- up Premiums by giving notice in writing to Star Union Dai-ichi Life either at the time of payment of premium or prior to the remittance of the relevant premium.
- By default, new allocation percentage will be applicable to all future premiums along with Top Ups.
- Redirection will not affect existing units.
- No re-direction facility will be allowed in the first Policy Year.
- This facility is available at any point of time from 2nd policy year onwards and is effective as communicated to the customer.

This facility is free of cost only once in a policy year. Further requests for premium redirection of funds will be charged at Rs. 100/- per request by cancellation of units. Unused requests cannot be carried forward to future policy year(s).

Charges under policy

a) Premium Allocation charges:

For Regular/Limited Premium:

Year	1	2	3	4	5	6 and above
Charge	6%	6%	6%	5%	5%	4%

For Single Premium: 5%

For Top-up Premium: 2 %

b) Policy Administration charges:

Policy Administration charges are equal to Rs. 300/- for the first policy year increasing every policy year by 5% per annum subject to a maximum of Rs. 2000/-.

Policy Administration charges are calculated on the first business day of each policy month and deducted from the Fund value by cancelling appropriate number of units of each fund.

The redemption of units of each fund shall be in the same proportion as the value of units held in that fund is to the total value of units held across all funds.
The units shall be redeemed at the prevailing unit price.

c) Fund management charges:

The annual fund management charges for each fund are as follows:

Apex Equity fund	:	1% of the Fund value
Apex Bond fund	:	1% of the Fund value
Apex Growth fund	:	1% of the Fund value
Apex Balanced fund	:	1% of the Fund value

Fund Management Charges may be increased up to a maximum of 1.35% of the Fund Value subject to prior approval from the IRDA.

Fund management charges are calculated and recovered on a daily basis from Fund value.

Fund management charges will attract service tax.

d) Surrender/discontinuance charges:

The benefits under surrender/discontinuance is payable only after completion of the fifth policy anniversary, after deduction of the surrender/discontinuance charges given below:

Where the policy is discontinued during the policy year	Maximum surrender/discontinuance charges for the policies having annualized premium up to Rs.25,000/-	Maximum surrender/discontinuance charges for the policies having annualized premium up to Rs.25,000/-
1	Lower of 20% * (AP or FV) subject to a maximum of Rs. 3000	Lower of 6% * (AP or FV) subject to maximum of Rs. 6000/-
2	Lower of 15% * (AP or FV)subject to a maximum of Rs. 2000	Lower of 4% * (AP or FV) subject to maximum of RS. 5000/-
3	Lower of 10% * (AP or FV) subject to a maximum of Rs.1500	Lower of 3% * (AP or FV) subject to maximum of Rs.4000/-
4	Lower of 5% * (AP or FV) subject to a maximum of Rs.1000	Lower of 2% * (AP or FV) subject to maximum of Rs.2000/-
5 and onwards	NIL	NIL

AP - Annualised premium

FV - Fund value (including top up fund value, if any) on the date of discontinuance

No discontinuance charges shall be imposed on single premium policies and on top ups.

e) Switching charges

Only one switch per policy year is free of cost.

Additional switches will be charged at the rate of Rs. 100/- per switch.

Unused switches cannot be carried forward to the next policy year(s).

The charges for switching will be recovered by cancellation of units.

f) Partial Withdrawal charges

Only the first partial withdrawal in a policy year is free of cost, subsequent partial withdrawals are charged at Rs. 100/- per withdrawal.

Unused partial withdrawals cannot be carried forward to future policy year(s)

The amount will be recovered from the withdrawal amount and not by redemption of units.

g) Mortality Charges

Mortality charges are recovered on a monthly basis, on the first working day of the each policy month by the way of cancellation of appropriate number of units. Mortality charges are worked out in accordance with the age of the life assured and the definition of sum at risk.

Service tax will be applied to Mortality charges (if any).

h) Rider Charges

The charges for riders opted under the policy viz. SUD Life Accidental Death and Total and Permanent disability Benefit rider or SUD Life Critical Illness Benefit Rider are recovered on a monthly basis, on the first working day of the each policy month by the way of cancellation of appropriate number of units.

Service tax will be applied to Mortality charges and Rider charges (if any).

Terms & Conditions

A. Unit Price

The unit pricing (calculation of the NAV, Net Asset Value) shall be computed as per the IRDA guidelines - based on whether the company is purchasing (appropriation price) or selling (expropriation price) the assets in order to meet the day to day transactions of unit allocations and unit redemptions.

- **When Appropriation price is applied:** The NAV of funds shall be computed as: Market value of investment held by the fund plus the expenses incurred in the purchase of the assets plus the value of any current assets plus any accrued income net of fund management charges less the value of any current liabilities less provisions, if any. This gives the net asset value of the fund. Dividing by the number of units existing at the valuation date (before any new units are allocated), gives the unit price of the fund under consideration.
- **When Expropriation price is applied:** The NAV of funds shall be computed as: Market Value of investment held by the fund less the expenses incurred in the sale of the assets plus the value of any current assets plus any accrued income net of fund management charges less the value of any current liabilities less provisions, if any. This gives the net asset value of the fund. Dividing by the number of units existing at the valuation date (before any units are redeemed), gives the unit price of the fund under consideration.

B. Exclusions

a) Suicide Claim Provisions: If the Life Assured, whether sane or insane, commits suicide, within one year from the Date of Issue of the Policy, the Policy shall be void. In such event, the Fund Value, shall be payable, and all benefits under the policy will cease.

If the accidental death or total and permanent disability occurs as a result of the attempt of suicide within one year from the commencement of the rider policy, whether sane or insane, the rider policy shall become void. In such event, the premiums paid under the policy shall be forfeited, and no claim be paid under this rider.

If the critical illness occurs as a result of the attempt of suicide within one year from the commencement of the rider policy, whether sane or insane, the rider policy shall become void. In such event, the premiums paid under the policy shall be forfeited, and no claim be paid under this rider.

b) Exclusions under SUD Life Accidental Death & Total and Permanent Disability Benefit Rider and SUD Life Critical Illness Benefit Rider:

For details regarding the Rider Exclusions, please refer to the Rider Sales Brochures.

Free look period:

The Policyholder has a period of 15 days from the date of the receipt of the policy document to review the terms and conditions of the policy and where the Policyholder disagrees to any of the terms and conditions, he/she has the option to return the policy stating the reasons for his/her objection, when he/she shall be entitled to a refund of the amount in accordance with prevalent law.

SECTION 41 OF INSURANCE ACT 1938-PROHIBITION OF REBATES

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer:

Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.

Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to five hundred rupees.

SECTION 45 OF INSURANCE ACT 1938 - INDISPUTABILITY CLAUSE

No policy of Life Insurance shall, after the expiry of two years from the date on which it was effected, be called in question by an Insurer on the ground that a statement made in the proposal for insurance or any report of a medical officer or referee or friend of the Insurer or in any other document leading to the issue of the Policy, was inaccurate or false, unless the insurer shows such statement Was on material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policy holder and that the policy holder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose.

Provided that nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms and conditions of the policy are adjusted on subsequent proof that that the age of the life insured was incorrectly stated in the proposal.

Note: "Material" shall mean and include all important, essential and relevant information in the context of underwriting the risk to be covered by the company.

Income Tax Benefits:

As per the current laws, income tax benefits are available under Section 80C and Section 10(10 D) of Income Tax Act, 1961 which are subject to change in tax laws from time to time.

UNIT LINKED LIFE INSURANCE PLANS ARE DIFFERENT FROM TRADITIONAL INSURANCE PLANS AND ARE SUBJECT TO DIFFERENT RISK FACTORS.

The Premium paid in Unit Linked Life Insurance policies are subject to investment risks associated with capital markets and NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions.

Insurance is the subject matter of solicitation.

Star Union Dai-ichi Life Insurance Company Limited is the name of the Insurance Company and "SUD Life Dhan Suraksha 3" is the name of this 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.

SUD Life Dhan Suraksha 3 Plan (UIN: 142L024V01)
SUD Life Accidental Death and Total & Permanent Disability Benefit Rider (UIN - 142C003V01)
SUD Life Critical Illness Benefit Rider (UIN - 142C004V01)

Star Union Dai-ichi LIFE INSURANCE

Star Union Dai-ichi Life Insurance Company Limited

A joint venture of

Bank of India | Union Bank of India | DAI-ICHI LIFE

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