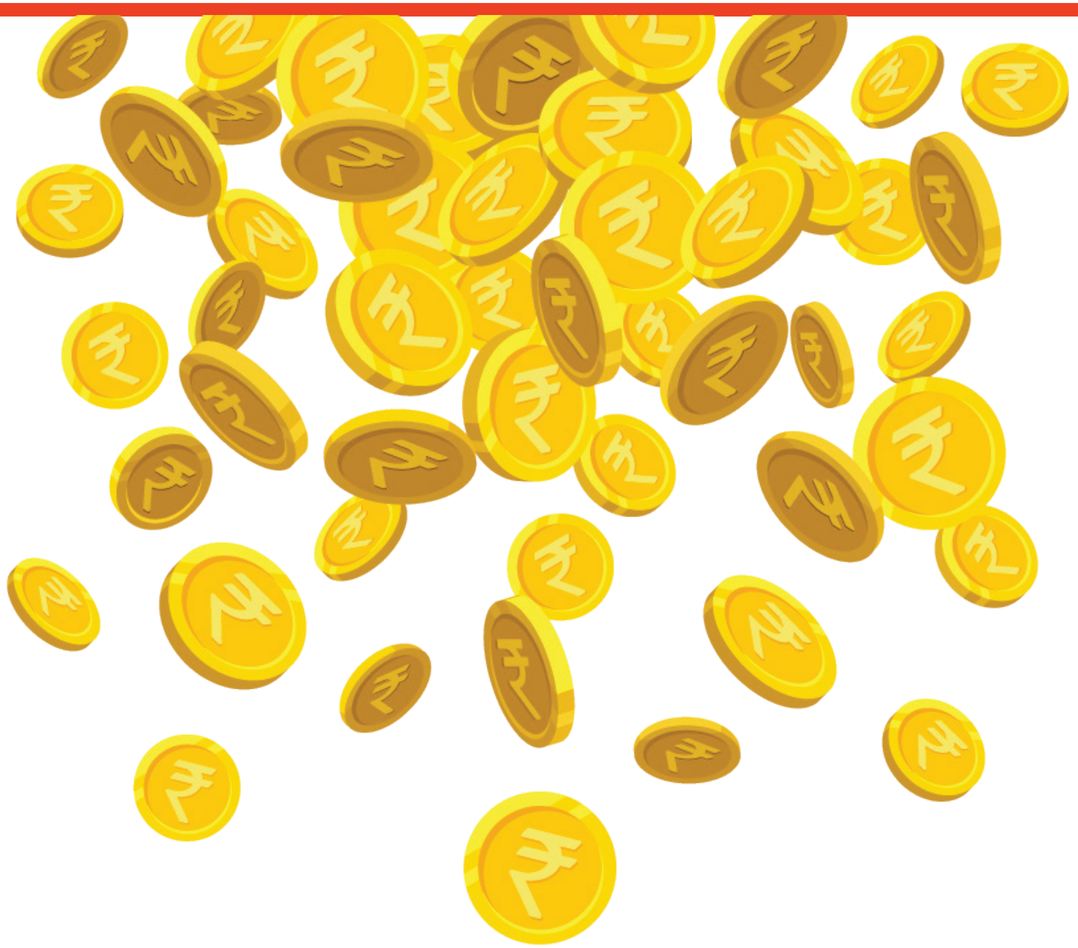
Presenting

SUD LIFE



SUD Life e-WEALTH ROYALE

A PROMISE of Wealth Happiness

A Unit-Linked, Non-Participating, Individual Life Insurance Plan

UIN 142L082V01

In ULIPS, the investment risk in the investment portfolio is borne by the policyholder

What makes e-Wealth Royale the best option?

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Key Features

- **Life Protection** along with **Wealth Creation**
- Flexibility to choose between two plan options **Platinum and Platinum Plus**
- Premium will be allocated to the funds of your choice **without any allocation charge**
- **Wealth Booster** at the end of **every 5 years** starting from the end of 10^{th} policy year by adding to the fund value
- Choose from **two investment strategies**
- Choose from **eight fund options**
- **Loyalty Addition** starting from the end of **6^{th} policy year** till the end of Premium Payment Term by adding to the fund value
- **No Policy Administration Charges** from 11^{th} policy year and Return of Policy Administration Charges at the end of 10^{th} policy year
- Return of **Mortality Charges at Maturity** by adding to the fund value
- Option to increase **Premium Payment Term** and **Policy Term**

Investment Strategy

Self-Managed Investment Strategy*

Investor choose their funds based on risk appetite

Age-based Investment Strategy

Funds chosen based on age and periodically rebalanced

NOTE:

*Investment strategies are to be chosen by the Policy Holder at inception and cannot be altered during the policy term.

#Age-Based Investment Strategy: Depending on the age of the Life Insured, the Investments will be distributed between 2 funds Blue Chip and Gilt Fund. As the life insured moves from one age band to another, the funds are re-distributed based on the attained age.

Self Managed Investment Strategy

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8 Different Funds to Maximize your Returns:

Bluechip Equity Fund (High risk) *Long Term Wealth Creation*	**Mid-Cap Fund** (High risk) *Aggressive equity exposure*	**Dynamic Fund** (High risk) *Multi Asset Allocation Strategy*	**Growth Plus Fund** (Medium-High risk) *Medium to Long Term Savings*
Balanced Plus Fund (Medium-Low risk) *Goodness of Equity and Debt*	**Income Fund** (Medium-Low risk) *Stable returns in medium term*	**Gilt Fund** (Medium-Low risk) *Safe returns without credit risk*	**Money Market Fund** (Low risk) *No Credit or Interest Rate Risk*

Risk Index

- High risk fund for long term wealth creation
- Medium-High risk fund for stable capital growth
- Medium-Low risk fund for stable income
- Low risk fund for capital protection

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Blue Chip Equity Fund (SFIN: ULIF 019 11/12/13 SUD-LI-EQ2 142); Growth Plus Fund (SFIN: ULIF 023 11/12/13 SUD-LI-GR2 142); Balanced Plus Fund – (SFIN: ULIF 024 11/12/13 SUD-LI-BL2 142); Mid Cap Fund (SFIN: ULIF 026 14/10/19 SUD-LI-MID 142); Income Fund (SFIN: ULIF 020 11/12/13 SUD-LI-BN2 142); Gilt Fund (SFIN: ULIF 027 14/10/19 SUD-LI-GLT 142); Dynamic Fund (SFIN: ULIF 028 14/06/21 SUD-LI-DYN 142); Money Market Fund (SFIN: ULIF 029 14/06/21 SUD-LI-MMF 142); Discontinued Policies Fund (SFIN: ULIF 018 03/06/11 SUD-UL-DP1 142).

Age Based Investment Strategy

Based on your risk preference (aggressive or conservative) and age, investments are distributed between two funds i.e. Blue Chip Equity Fund and Gilt Fund. As you move from one age band to another, funds are re-distributed.

Attained Age of Life Assured (years)	Aggressive		Conservative	
	Blue Chip Equity Fund	Gilt Fund	Blue Chip Equity Fund	Gilt Fund
Up to 30	80%	20%	60%	40%
31 – 40	70%	30%	50%	50%
41 – 50	60%	40%	40%	60%
51 – 55	50%	50%	30%	70%
56 – 60	40%	60%	20%	80%
61 – 65	30%	70%	10%	90%
66 – 75	20%	80%	0%	100%

What are the Options under this Plan?

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Platinum

All Plan Benefits with Life cover to the Life Assured

Platinum Plus

All Plan Benefits with Life cover to the Life Assured & additional risk benefit as mentioned below :

1. In case the Life Assured is Minor at Date of Commencement of the Policy:

- **No future premiums are required to be paid**, in case the **Policyholder dies or suffers Total & Permanent Disability cause due to Accident** (ATPD), during the Premium Paying Term and any premium is yet to be paid under the Policy.
- Policy will continue as **Fully Paid-up and in-force policy** till the end of the Policy Term provided all due premiums before the incident have been paid.

2. In case the Life Assured is Major (Age at Entry >= 18 Years) at Date of Commencement of the Policy:

- **No future premiums are required to be paid**, in case of **Total and Permanent Disability of the Life Assured due to accident** (ATPD) during the Premium Paying Term and any premium is yet to be paid under the Policy.
- The policy will continue as Fully Paid-up and in-force policy till the end of the Policy

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Loyalty Additions and Wealth Boosters

Boost your investments with special additions.

Loyalty Additions*

•Loyalty Addition shall be added every year to the fund by way of creation of extra units starting from the end of 6th Policy Year up to the end of premium payment term.

•Each Loyalty Addition shall be equal to 0.10% of Average Fund Value of the last 12 months.

Wealth Boosters#

•Wealth Booster will be added to the fund by way of creation of extra units every 5th Policy Year starting from end of 10th Policy Year.

•Each Wealth Booster shall be equal to 3% of Average Fund Value of the last 24 months.

***Loyalty Addition** benefits will be added only if all due premiums under the policy are paid up to date and in case of revival, no addition will be made w.r.t past policy anniversary. This benefit is not payable post completion of PPT or surrendered or discontinued policies. **#Wealth Booster** benefit will not be applicable for surrendered or discontinued policies.

Eligibility Criteria

SUD LIFE

<table>
<tr><th>Plan Option</th><th>Platinum</th><th colspan="2">Platinum Plus</th></tr>
<tr><td>Min Entry Age*</td><td>• Life Assured – 0 Years (30 Days)
• Policyholder – 18 Years</td><td colspan="2">• Life Assured – 0 Years (30 Days)
• Policyholder – 18 Years</td></tr>
<tr><td>Max Entry Age</td><td>For Life Assured:
<table>
<tr><th>Policy Term</th><th>Years</th></tr>
<tr><td>10 – 14</td><td>50 Years</td></tr>
<tr><td>15 – 40</td><td>55 Years</td></tr>
</table></td><td colspan="2">For Life Assured/Policyholder:
<table>
<tr><th>Policy Term</th><th>Years</th></tr>
<tr><td>10 - 14</td><td>50 Years</td></tr>
<tr><td>15 - 40</td><td>55 Years</td></tr>
</table></td></tr>
<tr><td>Maturity Age*</td><td>• Minimum : 18 Years
• Maximum : 75 Years</td><td colspan="2">• Minimum : 18 Years
• Maximum : 75 Years</td></tr>
<tr><td>Minimum Policy Term</td><td>
<table>
<tr><th>PPT</th><th>Policy Term</th></tr>
<tr><td>5 Pay, 7 Pay, Regular Pay</td><td>10 Years</td></tr>
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<tr><th>PPT</th><th>Policy Term</th></tr>
<tr><td>5 Pay, 7 Pay, 10 Pay</td><td>40 Years</td></tr>
<tr><td>Regular Pay</td><td>40 Years</td></tr>
</table></td><td>Life Assured is Minor^
<table>
<tr><th>PPT</th><th>Policy Term</th></tr>
<tr><td>5 Pay, 7 Pay, 10 Pay</td><td>40 Years</td></tr>
<tr><td>Regular Pay</td><td>30 Years less Entry Age</td></tr>
</table></td><td>Life Assured is Major^(Age≥18)
<table>
<tr><th>PPT</th><th>Policy Term</th></tr>
<tr><td>5 Pay, 7 Pay, 10 Pay</td><td>40 Years</td></tr>
<tr><td>Regular Pay</td><td>40 Years</td></tr>
</table></td></tr>
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*Age is age last birthday.
^At date of commencement of policy where, Annualized Premium means premium amount payable in a year excluding the taxes

Eligibility Criteria

SUD LIFE

Particulars	Platinum		Platinum Plus	
	Premium Payment Mode	Amount	Premium Payment Mode	Amount
Minimum Premium	Yearly	Rs. 50,000	Yearly	Rs. 50,000
	Half Yearly	Rs. 30,000	Half Yearly	Rs. 30,000
	Quarterly	Rs. 15,000	Quarterly	Rs. 15,000
	Monthly	Rs. 5,000	Monthly	Rs. 5,000
Maximum Annualised Premium	Rs. 2,50,000		Rs. 2,50,000	
Minimum Sum Assured	Rs. 5,00,000 (10 times of Annualised Premium)		Rs. 5,00,000 (10 times of Annualised Premium)	
Maximum Sum Assured	Rs. 25,00,000 (10 times of Annualised Premium)		Rs. 25,00,000 (10 times of Annualised Premium)	
Premium Payment Frequency	Yearly, Half – Yearly, Quarterly, Monthly		Yearly, Half – Yearly, Quarterly, Monthly	

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How does the policy work?

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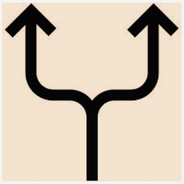

Select Plan Option

- **Platinum**
- **Platinum Plus**

Select the Policy Term

(10 - 40 years)

Select the Premium Paying Term

5 Pay, 7 Pay, 10 pay & Regular

Choose the annual premium amount

(Rs. 50 K – Rs. 2.5 L)

Choose the investment strategy:

- **Self-Managed Investment**
- **Age-based Investment**

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Maturity Benefit

Plan: Platinum & Platinum Plus

On **survival of Life Assured** till the end of the Policy Term provided the policy is in-force ,

01

Fund Value calculated at prevailing NAV as on Maturity Date will be paid along with return of charges as mentioned below.

- **Return of Policy Administration Charges (RoPAC)**
- **Return of Mortality Charges (RoMC)**
- **Return of Additional Risk Benefit Charge (RoARBC)** (In case of Platinum Plus plan option)

Policy Administration charges will be added back to the Fund Value at the end of 10th Policy Year and will continue to form part of the Fund Value. On maturity, the mortality charges deducted throughout policy term will be added to the Fund Value. These benefits are not applicable for surrendered or discontinued policies however it is applicable if the policy is Reduced Paid-up or is in the Revival period. Return of mortality charge will be excluding any extra mortality charge & GST / any other applicable tax levied on the mortality charges deducted as per prevailing tax laws.

Maturity Benefit

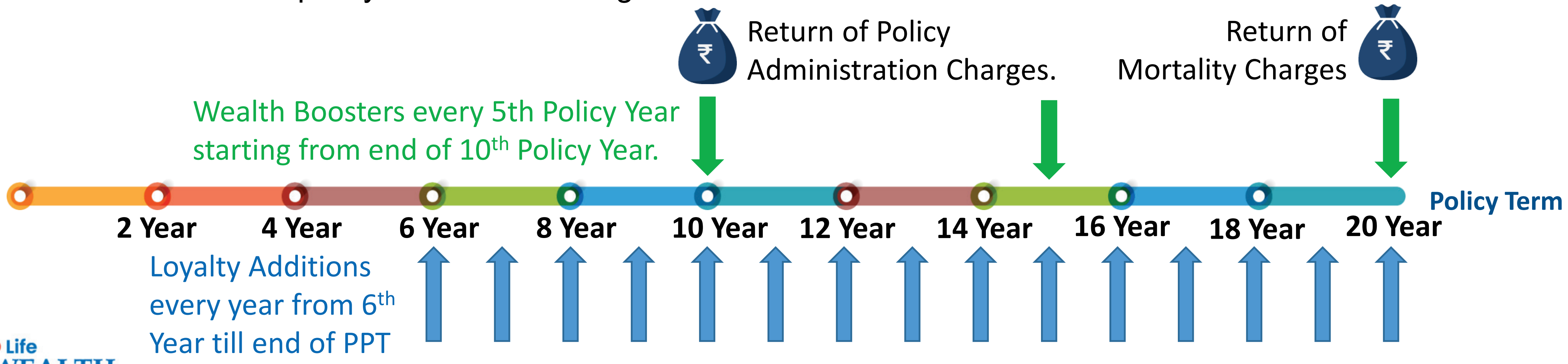
How does your fund accumulate wealth?

On maturity, you will be eligible to receive an amount, equal to the Fund Value.

To Boost your Investment : Loyalty Additions and Wealth Boosters

To Increase your Returns : Return of Charges

- **Return of Policy Administration Charges:**
  At the end of the 10th Policy Year all the charges deducted will be added back to FV
- **Return of Mortality Charges**:
  At the end of the policy term all the charges deducted will be added to the FV



Note: The illustration is for Plan option Platinum. In case of Platinum Plus option, Return of Additional Risk Benefit charges is applicable in addition to above.

Death Benefit

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Plan: Platinum & Platinum Plus

A. On death of the Life Assured during the term of the policy, provided the policy is in force and **risk has commenced,** the death benefit will be paid immediately as a lumpsum

Highest of:

01 Sum Assured less relevant partial withdrawals#

or

02 Fund value as on the date of intimation of death of the Life Assured after addition of charges (if any) other than fund management charges recovered subsequent to the date of death, or

03 105% of total premiums paid

#On death of the Life Assured, the Sum Assured shall be reduced to the extent of the partial withdrawals made during the two year period immediately preceding the death of the life assured.

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SUD LIFE

Plan: Platinum & Platinum Plus

B. On death of the Life Assured during the term of the policy, provided the policy is in force but **risk has not commenced**, the death benefit will be paid immediately as a lumpsum

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Highest of:

01 Fund value as on the date of intimation of death of the Life Assured after addition of charges (if any) other than fund management charges recovered subsequent to the date of death, or

02 105% of total premiums paid

Death Benefit

SUD LIFE

Plan: Platinum Plus

C. On death of the Policyholder during the Premium Payment Term

01

Where life assured is minor as at date of commencement of policy:

An amount equal to the present value of future premiums (if any) discounted at the rate of **5.5% per annum** calculated on date of occurrence of death will be credited by the Company to the Fund Value.

02

Where life assured is major as at date of commencement of policy:

Not applicable

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Accident Total & Permanent Disability (ATPD) Benefit :

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Platinum Plus

A. Life Assured is minor as at date of commencement of policy:
On occurrence of ATPD to the Policyholder during the Premium Paying Term

01

An amount equal to the present value of future premiums (if any) discounted at the rate of **5.5% per annum** calculated on date of occurrence of ATPD will be credited by the Company to the Fund Value

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Accident Total & Permanent Disability (ATPD) Benefit :

Platinum Plus

B. Life Assured is major (age>=18 years) as at date of commencement of policy:

On occurrence of ATPD to the Life Assured during the Premium Paying Term

01

An amount equal to the present value of future premiums (if any) discounted at the rate of **5.5% per annum** calculated on date of occurrence of death will be credited by the Company to the Fund Value.

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Additional Features

*Switching

12 Switches per policy year are **free of cost**

Any amount of fund value can be switched out subject to a minimum amount of Rs. 5,000/- for Base Plan

Every additional switch will be charged Rs. 100/- per switch

^Partial Withdrawals

4 Partial withdrawals in a policy year are **free of cost** subject to a min amt of Rs. 5000/-

Allows you to withdraw money from the fund accumulated fund value at the time of financial emergency (after 5 years)

Tax Benefits

Tax Benefits:

- Save tax up to Rs. 1.5 lakh under, Section 80C.
- Get tax benefit on Maturity amount under Section 10(10D) of Income Tax Act 1961, thus adding to your savings (Indian Tax payers)

#Premium Redirection

Option to invest the future premiums in different funds to maximize returns.

This facility is available at any point of time from 2nd policy year onwards

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***Switching charges will be recovered by cancellation of appropriate number of units. Unused switches cannot be carried forward to future policy year(s).**
^ Allowed from 6th policy year or when LA attains age 18/ is major. Partial Withdrawals will not be allowed which would result into termination of policy.
#Premium redirection option is available only in case of Self Managed Investment strategy

Charges Applicable

Policy Administration Charges

- Charged only for first 10 years (Rs. 100 per month)
- All the policy administration charges will be added to the Fund Value at the end of 10th Policy Year

Premium Allocation Charges

- Nil

Mortality Charges

- Mortality charges deducted will be added to the Fund Value at the end of policy term
- Mortality charges are deducted on monthly basis on the sum at risk

Fund Management Charges

- FMC are capped at 1.35%

#Additional Risk Benefit Charges

- Additional Risk Benefit charges are recovered on a monthly basis, on the first working day of each policy month by the way of cancellation of appropriate number of units.
- Additional Risk Benefit charges are worked out in accordance with the definition of sum at risk.

#Additional risk benefit applicable only if Plan option 'Platinum Plus' is opted. The events on whose occurrence the benefits are available is based on entry age of the Life Assured.

Disclaimer

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 | Contact No: **022 - 71966200** (charges apply), **1800 266 8833** (Toll Free) |
Timing: 9:30 am to 6:30 pm (Mon- Fri) | Email ID: **customercare@sudlife.in** | website – **www.sudlife.in**

Unit Linked insurance products do not offer any liquidity during the first five years of the contract. The Policyholder will not be able to withdraw the monies invested in unit linked insurance products completely or partially till the end of the fifth year. Unit Linked Life Insurance products are different from the traditional insurance products and are subject to the risk factor. The premium paid in Unit Linked Life Insurance Policies are subject to Investment Risks associated with Capital Markets and NAVs of units may go up or down based on the performance of the fund and factors influencing the Capital Market and the insured is responsible for his/her decisions. Please know the associated risks and the applicable charges, from your insurance agent or the intermediary or policy document issued by the insurance company. The various funds offered under this product are the names of the funds and do not in any indicate the quality of these, their prospects and returns. The past performances of the funds are not indicative of the future performance of any of the funds available under this Policy. There are no guaranteed or assured returns in this policy, except under Discontinued Policies Fund where the minimum guaranteed interest will be as prescribed by the IRDAI from time to time.

For more details on risk factors, terms and conditions please refer to the sales brochure carefully before concluding the sale. Star Union Dai-ichi Life Insurance Company Limited is the name of the Insurance Company and “SUD Life e-Wealth 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

We mean life!