Star Union Dai-ichi Life Insurance

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

SUD LIFE Wealth Builder Plan

Individual Unit - Linked Non-Participating Life Insurance Plan

UIN: 142L042V02

We mean life!

Features

Dual Benefits – Wealth Creation and Protection

Pay Single Premium

Flexibility to choose investment options from 6 different funds to maximize your returns.

Six Fund Options:
Blue Chip Equity, Growth Plus Fund, Balanced Plus Fund, Income Fund, Mid-Cap Fund, Gilt Fund

Top up option, wherein you can immediately infuse capital to build your savings and increase your wealth

Maturity Benefit:
Fund Value under the Base Plan and Top Up

Eligibility Criteria

Star Union Dai-ichi Life Insurance

Parameters	Minimum	Maximum
Entry Age (Years)	8	60
Maturity Age (Years)	18	70
Policy Term (Years)	5	30
Annualized Premium	Rs.1,00,000	Rs.100 Crores

How Does This Plan Work?

Star Union Dai-ichi Life Insurance

1

Choose your Single Premium you need to invest

Min Rs. 1 Lacs to Max Rs. 100 Crores

2

Choose the policy term: 5-30 years

3

Choose your Life Cover.

Min Sum Assured:

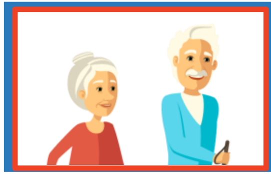
- For Base Plan - 125% of the Single premium
- For Top-up Premium -125% of the Top-up premium

4

Choose your Investment Fund/s

You can choose any of the following 6 funds or a combination as per your risk appetite.

Benefits Payable



Maturity Benefits

On survival of the Life Assured till the end of the policy term, the Fund Value under the Base Plan and the Fund Value under Top Up, if any, will be paid to the policyholder.

Death Benefits

Highest of :

- Total Sum Assured under the Base Plan and Top-up, if any, OR
- Total Fund value under the Base Plan and Top-up, if any, as on the date of intimation of death OR
- 105% of Total premiums paid including Top-up premium(s), if any.

The Sum Assured under the base plan shall be reduced to the extent of the partial withdrawals made during the two year period immediately preceding the death of the life assured

Additional Features

Star Union Dai-ichi Life Insurance

On surrender:
On surrender of the policy, the Fund Value under the Base Plan and Top-up, if any less applicable Surrender / Discontinuance charge will be paid to the policyholder.

During the lock-in period of 5 years - Fund Value under the Base Plan and Top-up, if any less applicable charges will be paid after completion of lock-in period of 5 years
After lock-in period of 5 years - Fund Value under the Base Plan and Top-up, if any will be paid immediately.

The plan also have option for Partial Withdrawal, Switch, Top-up.

Disclaimer

Star Union Dai-ichi Life Insurance Company Limited
IRDAI Regn. No: 142 | CIN: U66010MH2007PLC174472

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We mean life!