



NOW, POWER OF A CENTURION JUST A CLICK AWAY

Single Premium. Get up to **6% Returns¹** after **100 Months**

To know more
scan QR code



Introducing SUD Life Centurion

A Non-Linked, Non-Participating Individual Savings Life Insurance plan that combines protection and savings benefits to safeguard your family's dreams in your absence. With a guaranteed lumpsum amount at maturity, you can plan to achieve all your financial goals.

KEY FEATURES



Single Pay Plan



Guaranteed²
Lumpsum Benefit



Available Through
Online Channel



Policy Term Of **100 Months**



Flexibility To Choose
Death Benefit Options



Avail **Tax Benefits³**

¹ 6% is the IRR for plan option 1.

² Guaranteed lumpsum benefit payable at the end of policy term, provided the policy is in force.

³ Tax Benefits: as per prevailing norms under the Income Tax Act, 1961 as amended from time to time.

SUD Life Centurion is Non-Linked Non-Participating Individual Savings Life Insurance plan that combines protection and savings benefit to safeguard your family's dreams in your absence. With a guaranteed lumpsum amount on maturity you can plan to achieve all your financial goals.

When is this plan right for you?

This plan is right for you if:



You want to ensure financial security to your family even if you are not around.



You want to pay premium only once.



You want to receive guaranteed lumpsum amount at maturity.



Flexibility to choose Death Benefit Options

Know Your Plan Better:

Parameters	Minimum	Maximum
Entry Age	10 Years age (age last birthday)	Option 1 - 65 Years age last birthday
		Option 2 - 40 Years age last birthday
Maturity Age	18 Years age (age last birthday)	74 Years age last birthday
Single Premium	Rs. 1,00,000	Option 1 - As per Board Approved Underwriting Policy
		Option 2 - Rs. 5,00,000
Sum Assured on Death	Option 1 - Rs. 1,25,000	Option 1 - Rs. As per Board Approved Underwriting Policy
	Option 2 - Rs. 10,00,000	Option 2 - Rs. 50,00,000
Premium Payment Term (PPT)	Single Premium	
Policy Term (PT)	100 Months	

In this product, the Policyholder will choose the Premium Amount & Death Benefit option.

For minor life risk commencement date will be same as policy commencement date. Policy will automatically vest in the life assured upon attainment of his/her majority i.e., 18 Years.

What are the Plan Options and Benefits offered under the product?

Policyholder has option to choose any one of the below options at inception of the policy. Once chosen, the option cannot be changed during the Policy Term.

Plan Options

OPTION 1

Sum Assured On Death Is
1.25 Times Of Single Premium*

OPTION 2

Sum Assured on Death is
10 times of Single Premium*

*The Sum Assured on Death is payable incase of death of Life Assured occurs during the policy term.

OPTION 1 :

I. Maturity Benefit:

On survival till the end of policy term, Guaranteed maturity benefit will be paid provided the policy is in force and the contract ceases immediately.

Guaranteed Maturity Benefit = Single Premium X GMB Factor

GMB Factor depends on entry age & Option chosen. Sample GMB factors are given below:

Option 1	
PPT: Single Pay, PT: 100 months	
Age	
25	1.6295
30	1.6296
35	1.6296

II. Death Benefit:

In case of the death of the Life assured during the policy term provided the policy is in inforce, the death benefit will be paid out as lumpsum, and the policy will terminate.

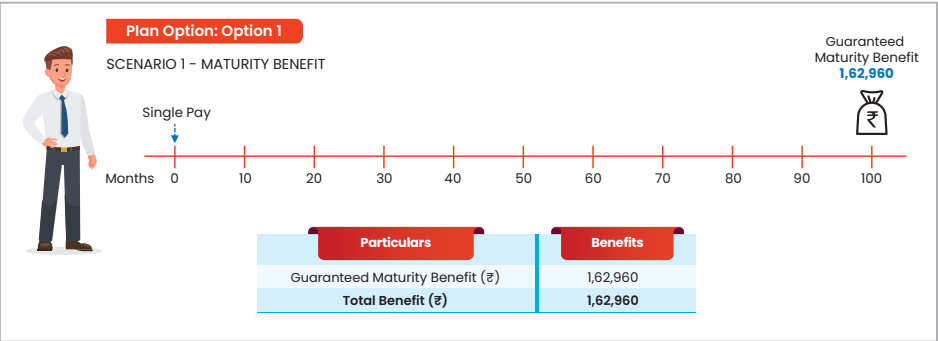
Event	Benefit payable
Death	Death Benefit is the highest of: a. Sum Assured on Death (1.25 times of the Single Premium) Or b. Surrender Value as on Date of Death

“Single Premium” means single premium received, excluding any extra premium and applicable taxes.

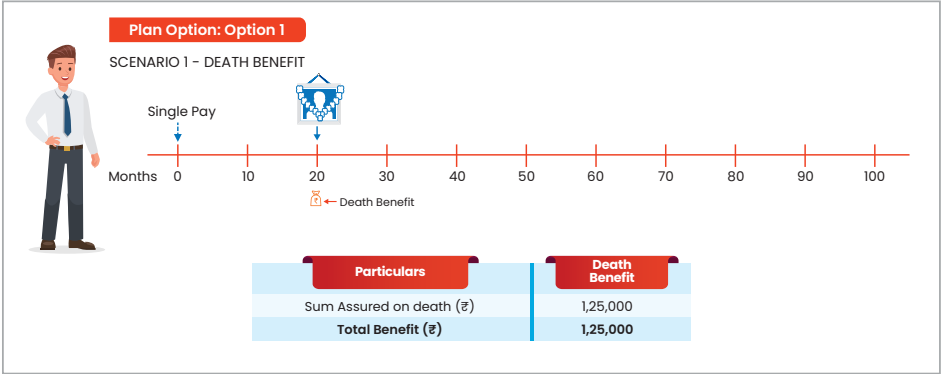
Illustration

Mr. Prakash has opted SUD Life Centurion (Option 1). The details are as below:

Life Assured Age	- 35 years	Guaranteed Maturity Benefit	- ₹ 1,62,960
Policy Term	- 100 Months	Single Premium	- ₹ 1,00,000
Premium Paying Term	- Single Pay	(exclusive of applicable taxes)	
Sum Assured on Death	- ₹ 1,25,000		



On unfortunate death of the Life assured during 20th policy month, nominee or beneficiary will get death benefit as:



OPTION 2 :

I. Maturity Benefit:

On survival till the end of policy term Guaranteed maturity benefit will be paid, provided the policy is in force and the contract ceases immediately.

Guaranteed Maturity Benefit = Single Premium X GMB Factor

GMB Factor depends on entry age & Option chosen. Sample GMB factors are given below:

Option 2	
PPT: Single Pay, PT: 100 months	
Age	
25	1.5278
30	1.5159
35	1.4871

II. Death Benefit:

In case of the death of the Life assured during the policy term provided the policy is inforce, the death benefit will be paid out as lumpsum, and the policy will terminate.

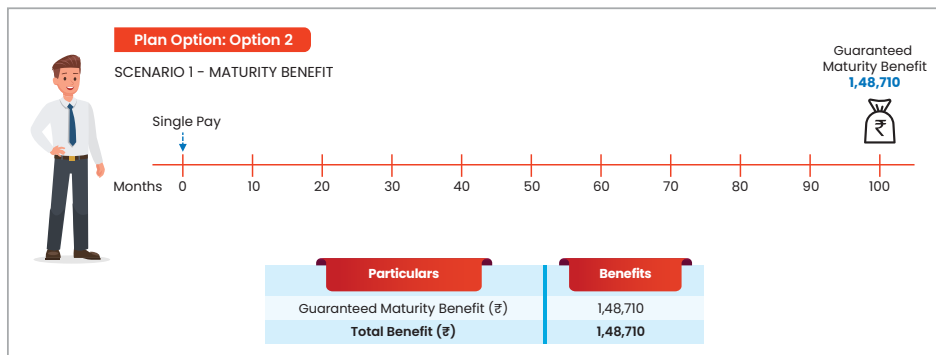
Event	Benefit payable
Death	Death Benefit is the highest of: a. Sum Assured on Death (10 times of the Single Premium) Or b. Surrender Value as on Date of Death

“Single Premium” means single premium received, excluding any extra premium and applicable taxes.

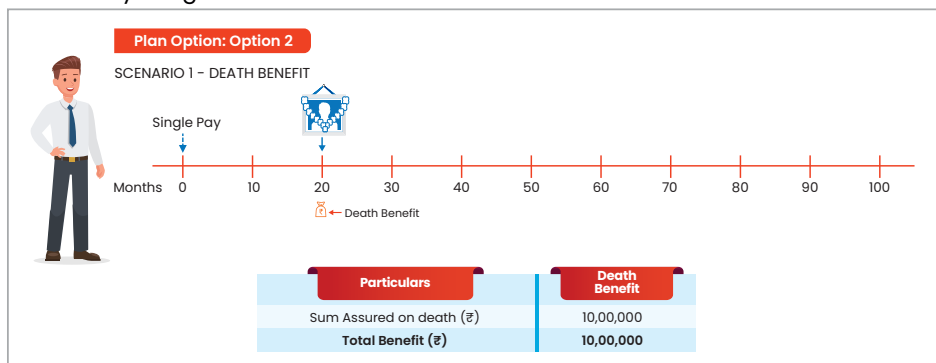
Illustration

Mr. Prakash has opted SUD Life Centurion (Option 2). The details are as below:

Life Assured Age	- 35 years	Guaranteed Maturity Benefit	- ₹ 1,48,710
Policy Term	- 100 Months	Single Premium	- ₹ 1,00,000
Premium Paying Term	- Single Pay	(exclusive of applicable taxes)	
Sum Assured on Death	- ₹ 10,00,000		



On unfortunate death of the Life assured during 20th policy month, nominee or beneficiary will get death benefit as:



Making the Most of Your Plan

I. Surrender Benefit:

You may surrender the Policy at any time during the Policy Term. The surrender value payable would be higher of Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV).

Guaranteed Surrender Value:

GSV = GSV Factor x Single premium paid

Guaranteed surrender value factors will be attached in the policy document.

Special Surrender Value:

Special Surrender value will be calculated using the basis and formula as approved by IRDAI. The Special Surrender Value may be amended by the Company from time to time with prior approval of IRDAI.

Are there any Riders available?

No riders are available under this product.

Modes of the premium payment frequency available under this plan : Single Pay



For more details, contact the Branch Manager

OR

Name: _____ ☎ _____

OR

☎ 1800 266 8833 🌐 www.sudlife.in

Star Union Dai-ichi Life Insurance Company Limited is the name of the Insurance Company and “SUD Life Centurion” 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.

**SUD Life Centurion | UIN:142N101V02 | A Non-Linked Non-Participating Individual Savings Life Insurance plan
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 | 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. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale. 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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