

SUD Life Century Plus



An Honest Investment
that you can use
when you need it the most!



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Why should you buy this plan?



Limited premium payment
term of 5 years



Flexibility to withdraw from
11th year with attractive
surrender benefits



Guaranteed maturity benefits[#]



Avail tax benefits^{**}

[#]Payable at the end of policy term, on survival of life assured provided policy is in force ^{**}Avail tax benefits under Section 80C and Section 10(10D) of the Income Tax Act of 1961. These benefits are subject to change as per the prevailing tax laws.

SUD Life Century Plus is a Limited Premium Non-Linked Non-Participating Endowment Life Insurance Plan that offers protection to your family in case of unfortunate death by providing Guaranteed Maturity Benefit.

When is this plan right for you?

This plan is right for you if:

- You want to ensure that your family is not affected even if you are not around
- You are looking for insurance plan along with medium to long term savings option
- You want a plan that provides guaranteed maturity benefits
- You want to have an insurance cover with riders relating to accident and disability

What are the benefits under this Plan?

Maturity Benefit:

On survival of the Life Assured till the end of the Policy Term, Guaranteed Maturity Benefit will be paid. This benefit is calculated as per the age of the life assured and policy term multiplied by maturity benefit factor.

Death Benefit:

In case of death of the life assured, Death Benefit will be paid immediately and policy will be terminated and no further benefits will be paid.

Sum Assured on Death is defined as highest of:

- 10 times of Annualized Premium OR
- 105% of total premiums paid OR
- Minimum Guaranteed Maturity Benefit OR
- Absolute amount assured to be paid on death

Where
Annualized Premium for the purpose of Sum Assured on Death, refers to premium payable in a year excluding taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.

Total premium paid means total of all the premiums received by the Company, excluding any extra premium, any rider premium and taxes, if any.

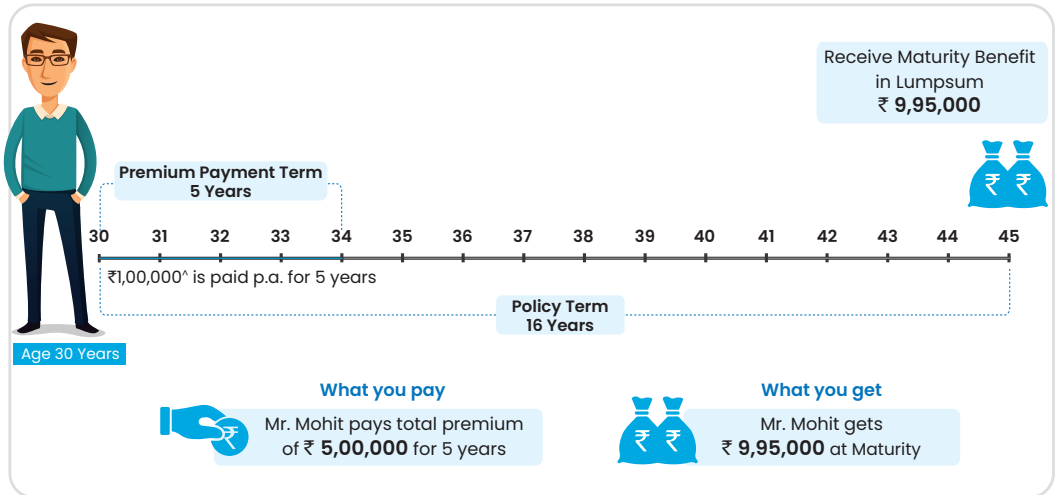
Eligibility		
Parameters	Minimum	Maximum
Age at Entry (last birthday)	8 years	50 years
Age at Maturity (last birthday)	18 years	66 years
Sum Assured on Death (₹)	10,00,000	20,00,00,000
Annualized Premium (₹)	1,00,000	2,00,00,000
Policy Term (years)	10	16
Premium Payment Term (years)	5 years	
Premium Payment Modes	Yearly	

How does the plan work?

- Choose the policy term
- Decide on the premium amount you want to pay
- Guaranteed maturity benefit will depend on the entry age and policy term
- In case of death of the life assured during the policy term, the nominee will receive death benefit in the form of lump-sum amount and the policy would terminate

Let us understand this with an example:

Mohit, age 30 years, has chosen a premium of ₹ 1 lakh and policy term of 16 years. He will be covered for a death benefit of ₹ 10 lakhs during the policy term. Mohit's guaranteed maturity benefit multiplier would be 9.95 i.e. his maturity benefit would be ₹ 9,95,000.



[^]The annual premium as mentioned above is exclusive of Goods and Services tax, extra premium if any.

Maturity and the Surrender Benefit available for various policy term after the completion of 10 years is given in the table below:

Policy Term	Maturity Benefit	Surrender Year (before maturity)	Guaranteed Surrender value
10	₹ 6,96,000	11	₹ 6,96,000
11	₹ 7,38,500	12	₹ 7,38,500
12	₹ 7,82,000	13	₹ 7,82,000
13	₹ 8,28,000	14	₹ 8,28,000
14	₹ 8,77,000	15	₹ 8,89,729
15	₹ 9,27,500	16	₹ 9,62,663
16	₹ 9,95,000		



Star Union Dai-ichi Life Insurance

A joint venture of



For more details, contact the Branch Manager

OR

Name: _____  _____

OR

 1800 266 8833  www.sudlife.in

**SUD Life Century Plus | UIN: 142N074V04 | Individual Non-Linked Non-Participating 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 | For more details on risk factors, terms and conditions, please refer to the sales brochure carefully, before concluding the sale. 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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