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6 distinct advantages:



Guaranteed income¹ payable from the end of 10th/13th/15th policy year till the end of policy term



Guaranteed maturity benefit at end of the policy term²



Life cover for 45 years of policy term³



Pay for 7/10/12 year and enjoy **long-term benefits**



Avail **loan facility**



Avail **tax benefit⁴**

¹ For policies with PPT 7/10/12 years, the payout period starts from end of 10th/13th/15th policy year respectively. | ² Subject to policy being in force on date of the event. | ³ This is max policy term for premium payment term of 10/12 years & for premium payment term of 7 years max policy term available is 40 years. | ⁴ Tax benefit may be available on the premiums paid and benefits received as per prevailing tax laws.

SUD Life Century Royale is a Non-Linked Non-Participating Individual Savings plan that provides Guaranteed Life Cover throughout the policy term, along with Guaranteed Income during the policy term in addition to the Guaranteed Maturity Benefit at the end of the policy term.

When is this plan right for you?

This plan is right for you if:

- You want to pay for a limited period
- You want a plan that gives a long horizon life protection
- You want guaranteed income for a fixed period along with maturity benefit at the end of Policy Term

What are the benefits under this plan?

Death Benefit:

In case of death of the Life Assured, during the Policy Term, Sum Assured on Death will be paid in Lumpsum immediately to the nominee and the policy will be terminated and no further benefits will be paid.

Sum Assured on Death is Highest of:

- 10 times of Annualized Premium OR
- 10 times of Annual Premium OR
- 105% of Total Premiums Paid as on date of death of the Life Assured OR
- Absolute Sum Assured as on the date of death of the Life Assured

where,

- i. "Annualized Premium" shall be the premium amount payable in a year excluding taxes, rider premiums, underwriting extra premiums and loadings for modal premiums.
- ii. "Total Premiums Paid" means total of all the premiums paid under the base product, excluding any extra premium and taxes, , if collected explicitly.
- iii. Annual Premium shall be the premium amount payable in a year as chosen by the policyholder, excluding the taxes, rider premiums and underwriting extra premiums, if any.
- iv. Absolute Sum Assured

For 7 Pay – It shall be 10 times the Annualized Premium throughout the Policy Term.

For 10 Pay – Absolute Sum Assured will be 10 times of the Annualized Premium during the first policy year, increasing at each policy anniversary uniformly up to 12 times of the Annualized Premium during the premium payment term. From 10th Policy Year Sum Assured will be 12 times the Annualized Premium throughout the Policy Term.

For 12 Pay – Absolute Sum Assured will be 10 times of the Annualized Premium during the first policy year, increasing at each policy anniversary uniformly up to 15 times of the Annualized Premium during the premium payment term. From 12th Policy Year Sum Assured will be 15 times the Annualized Premium throughout the Policy Term.

Guaranteed Maturity Benefit:

On survival of the Life Assured till the end of the Policy Term, provided the policy is in-force, Guaranteed Maturity Benefit shall be payable. The Guaranteed Maturity benefit will depend on Premium Payment Term as mentioned below:

For 7 Pay – 8 times of Annualized Premium

For 10 Pay – 12 times of Annualized Premium

For 12 Pay – 15 times of Annualized Premium

Survival Benefit:

Guaranteed Income (GI):

On survival of the Life Assured, the Guaranteed Income (GI) as percentage of Guaranteed

Maturity Benefit depending on the Age at entry of the Life Assured, Premium Payment Term and Policy Term will be paid during the pay-out period till the end of Policy Term provided the policy is in-force.

For policies with Premium Payment Term of 7 years, the Guaranteed Income period will start from the end of 10th policy year, for Premium Payment Term of 10 years, this period will start from the end of 13th policy year, and for Premium Payment Term of 12 years, this period will start from the end of 15th policy year.

GI

=

Guaranteed Maturity Benefit

×

Guaranteed Income Factor

1000

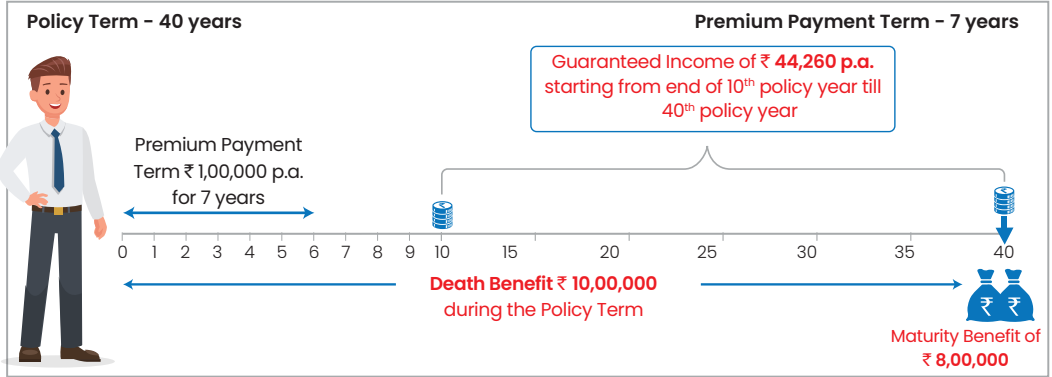
Guaranteed Income factors will vary by Entry Age, Policy Term and Premium Payment Term. Number of Guaranteed Income pay-outs depends on Premium Payment Term and Policy Term as detailed below.

Premium Payment Term	Guaranteed Income start at the end of	Policy Term (in years)				
		25	30	35	40	45
		Number of Guaranteed Income Pay-outs				
7 Pay	10 th year	16	21	26	31	NA
10 Pay	13 th year	13	18	23	28	33
12 Pay	15 th year	NA	16	21	26	31

Benefits explained with example:

Anish, aged 40 years, has chosen an annualized premium of ₹ 1,00,000[^] p.a. for 7 pay and Policy Term of 40 years. He will be covered for a Death Benefit of ₹ 10,00,000 during the Policy Term. Anish will receive Guaranteed Income of ₹ 44,260 p.a. starting from end of 10th policy year till 40th policy year. On maturity of the policy, the Guaranteed Maturity Benefit of ₹ 8,00,000 will be payable to Anish. In case of an unfortunate event anytime during the Policy Term, Sum Assured on Death i.e. ₹ 10,00,000 would be paid to the nominee/beneficiary and the policy terminates immediately.

Disclaimer: [^]Guaranteed income and guaranteed maturity benefit will be payable in full subject to policy being inforce and all the premiums are paid.



Eligibility & Plan Summary

Parameters				
Entry Age*	Premium Payment Term	7 Pay	10 Pay	12 Pay
	Minimum Age	18 years	18 years	18 years
	Maximum Age	55 years	55 years	50 years
Maximum Maturity Age*	95 years			
Premium Payment Term (PPT)	7 Pay, 10 Pay and 12 Pay			
Policy Term	PPT	Policy Term (in years)		
	7 Pay	25, 30, 35, 40		
	10 Pay	25, 30, 35, 40, 45		
	12 Pay	30, 35, 40, 45		
Premium	Minimum Annualized Premium			
	7 Pay	₹ 1,00,000		
	10 Pay	₹ 1,00,000		
	12 Pay	₹ 60,000		
	Maximum Annual Premium – As per Board Approved Underwriting Policy The Premium will be as chosen by the Policyholder			

*Age is age last birthday.



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