

Pay premium for **7 years** only
and get **Guaranteed***
Maturity Benefits



Protect your loved ones while fulfilling their dreams
financially with SUD Life Century Star

Available as
POS
Product

6 distinct advantages:



Life cover with **guaranteed***
maturity benefits



Option to **choose Riders**[^]



Loan facility available



Tax benefits[#] under
Section 80C & 10(10D)



Flexibility to withdraw from 13th year
with attractive surrender benefits



Fixed premium
payment term of 7 years



WHY READ THIS BROCHURE?

This brochure helps you understand if this is the right plan for you. It gives you details about how it will work throughout the plan term in ensuring your needs are met. We believe this is an important document to understand before you decide to buy the policy.



IDEAL STEPS TO FOLLOW

1. Read the brochure carefully
2. Understand the benefits in detail
3. Meet our representatives or call 1800 266 8833 to clarify any pending doubts



YOU WILL COME ACROSS THE FOLLOWING SECTIONS IN THE BROCHURE

1. Is this the right plan for you?
2. Know your plan better
3. Making the most of your plan
4. Things you should remember!
5. Terms & Conditions

01 Is This The Right Plan For You?

What is SUD Life Century Star?

SUD Life Century Star is a Limited Premium Non-Linked Non-Participating Savings Life Insurance Plan that offers protection for your family in case of unfortunate death. It can meet the requirement of customers who are looking to pay premium for a limited period. The plan also has a feature of Guaranteed Maturity Benefit as a multiple of Annualized Premium calculated basis the policy term chosen by you and your age at entry.

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 life insurance plan along with medium to long term savings option
- You want a plan that provides guaranteed return at the time of policy maturity
- You want to have an insurance cover with riders relating to death, accident and disability

How does the plan work?

- Choose the policy term: Life to be assured chooses a term that he/she shall be insured for
- Decide on the premium amount you want to pay: Depending upon the ability to pay and life insurance required, life to be assured decides the premium to be paid
- Guaranteed maturity benefit will depend on the annual premium, entry age and policy term
- To enjoy the full benefits of your plan, all you have to do is to pay the premiums throughout the premium payment 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

02 Know Your Plan Better

Are there any age restrictions while applying for the plan?

Particulars	For policies sourced through Channels other than Point of Sale Person (POS-P)	For policies sourced through POS-P
Minimum Entry Age*	8 years	8 years
Maximum Entry Age*	55 years	50 years
Maximum Maturity Age*	71 years	65 years

* Age last birthday.

How long will the plan be active & for how long do I need to pay my Premiums?

This plan offers you the flexibility to choose the Policy Term from 12 years to 16 years with a fixed premium paying term of 7 years.

What is the Premium Payment mode available?

You can pay your premium Annually only.

Are there any restrictions on the Annual Premium to be chosen?

Particulars	For policies sourced through Channels other than Point of Sale Person (POS-P)	For policies sourced through POS-P [®]
Minimum	₹ 50,000	₹ 50,000
Maximum	₹ 2 Crore*	₹ 2.5 Lakh Per Life

[®] For policies sourced through POS-P, the terms will be as per prevailing POS Guidelines, as amended from time to time.

*Subject to Board approved Underwriting Policy.

Annual Premium shall be in multiples of ₹ 5,000.

The annual premium as mentioned above is excluding the Goods and Services tax, extra premium, if any.

Are there any tax benefits?

Income tax benefits may be available as per Section 80C and Section 10(10D) of the Income Tax Act, 1961, subject to conditions stipulated therein. Please consult your tax advisor for further details.

What are the benefits under this Plan?

Death Benefit:

In case of death of the life assured, Death Benefit is immediately payable, and the 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 as on date of death

where,

1. Annualized Premium refers to premium payable in a year excluding any taxes, underwriting extra premium, rider premium and loading for modal factor, if any.
2. Total Premiums Paid means total of all the premiums received, excluding any extra premium, any rider premium and taxes, if any.

NOTES:

1. The death benefit will be reduced by the total premiums falling due and unpaid during the policy year in which death occurs.
2. In any case, the death benefit will be as high as surrender value as on date of death of the Life Assured.

For policies sourced through Point of Sale Person (POS-P)

In case of death of the life assured during waiting period due to accident or death of the life assured after waiting period:

- Sum Assured on Death as defined above will be paid and the policy will be terminated immediately.

In case of death of the Life Assured during the waiting period due to any cause other than Accidental:

- 100% of Premium paid (excluding any extra premium, tax and loading for modal factors, if any) will be paid and the policy will be terminated immediately.

Waiting Period:

A waiting period of 90 days is applicable for Death Benefit from date of acceptance of risk.

“Accidental Death” means the death of the Insured

- which results due to Accident or from Accidental Injury and
- which occurs within 180 days of the date of Accident and
- the date of death is also within the policy term.

“Injuries” means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.

“Accident” refers to a sudden, unforeseen and involuntary event caused by external, violent and visible means.

“Medical Practitioner” is a person who holds a valid registration from the medical council of any state or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction and is acting within the scope and jurisdiction of license.

Maturity Benefit:

On survival of the Life Assured to the end of the Policy Term, provided the policy is in-force, Guaranteed Maturity Benefit shall be payable. The Guaranteed Maturity Benefit is determined basis the age and policy term as chosen by the policy holder. Following table depicts the maturity benefit factor for different policy terms and age at entry:

The basis for calculation of Guaranteed Maturity Benefit is explained below in the illustration.

Age-wise Guaranteed Maturity Benefit Factors as a multiple of Annualized Premium					
Age \ PT	12	13	14	15	16
8	10.3303	10.9525	11.6099	12.3042	13.0374
9	10.3246	10.9464	11.6034	12.2973	13.0302
10	10.3181	10.9395	11.5961	12.2896	13.0219
11	10.3112	10.9322	11.5883	12.2813	13.0132
12	10.3043	10.9249	11.5806	12.2731	13.0045
13	10.2979	10.9181	11.5734	12.2654	12.9963
14	10.2922	10.9121	11.5669	12.2586	12.9891
15	10.2874	10.9070	11.5616	12.2530	12.9831
16	10.2837	10.9030	11.5574	12.2485	12.9784
17	10.2809	10.9001	11.5543	12.2452	12.9749
18	10.2790	10.8981	11.5521	12.2430	12.9725
19	10.2778	10.8968	11.5508	12.2416	12.9711
20	10.2772	10.8962	11.5501	12.2409	12.9704
21	10.2769	10.8959	11.5498	12.2406	12.9701
22	10.2767	10.8957	11.5497	12.2405	12.9700
23	10.2765	10.8955	11.5495	12.2403	12.9699
24	10.2761	10.8951	11.5491	12.2399	12.9696
25	10.2754	10.8944	11.5484	12.2392	12.9688
26	10.2743	10.8932	11.5472	12.2380	12.9676
27	10.2727	10.8915	11.5455	12.2362	12.9658

28	10.2705	10.8892	11.5431	12.2337	12.9633
29	10.2676	10.8862	11.5399	12.2305	12.9599
30	10.2640	10.8825	11.5360	12.2264	12.9557
31	10.2597	10.8779	11.5312	12.2215	12.9506
32	10.2545	10.8724	11.5256	12.2156	12.9444
33	10.2484	10.8661	11.5189	12.2087	12.9373
34	10.2414	10.8587	11.5112	12.2007	12.9290
35	10.2334	10.8503	11.5024	12.1915	12.9195
36	10.2242	10.8406	11.4923	12.1810	12.9086
37	10.2136	10.8296	11.4808	12.1690	12.8961
38	10.2016	10.8169	11.4676	12.1552	12.8819
39	10.1879	10.8025	11.4525	12.1395	12.8655
40	10.1721	10.7860	11.4352	12.1215	12.8467
41	10.1540	10.7669	11.4153	12.1006	12.8249
42	10.1330	10.7448	11.3921	12.0764	12.7995
43	10.1088	10.7193	11.3654	12.0483	12.7701
44	10.0808	10.6898	11.3344	12.0157	12.7359
45	10.0486	10.6558	11.2986	11.9781	12.6964
46	10.0118	10.6169	11.2577	11.9350	12.6511
47	9.9700	10.5727	11.2108	11.8857	12.5992
48	9.9231	10.5229	11.1580	11.8300	12.5406
49	9.8712	10.4676	11.0994	11.7682	12.4755
50	9.8144	10.4071	11.0350	11.7004	12.4040
51	9.7530	10.3412	10.9654	11.6270	12.3267
52	9.6873	10.2706	10.8908	11.5484	12.2439
53	9.6177	10.1956	10.8116	11.4649	12.1561
54	9.5444	10.1164	10.7279	11.3767	12.0633
55	9.4672	10.0328	10.6396	11.2837	11.9648

High Premium Benefit:

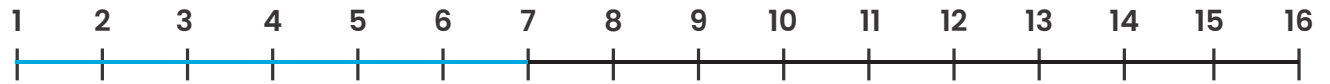
For annualised premium of ₹ 1.5 lakh and above, the Guaranteed Maturity Benefit payable will be increased by 2%.

Benefits explained with Example:

Anish, aged 40 years, has chosen an annual premium of ₹ 50,000 and policy term of 16 years. He will be covered for a death benefit of ₹ 5,00,000 during the policy term. On maturity of the policy, the Guaranteed Maturity Benefit will be payable to Anish which is calculated using the Guaranteed Maturity Benefit factor as given in the table above multiplied by of Annualized Premium. Therefore, in case of Anish, for age at entry 40 years and policy term of 16 years, the guaranteed maturity benefit factor is be 12.8467 and thus the maturity benefit is ₹ 6,42,335 [50,000 multiplied by 12.8467]

In case of an unfortunate event anytime during the policy term, sum assured on death i.e. ₹ 5 lakhs would be paid to the nominee/beneficiary and the policy terminates immediately.

← Premium Payment Term 7 Years →



₹ 50,000* is paid p.a. for 7 years



Age
40 Years



Policy Term
16 Years



Premium Paid
₹ 3,50,000/-



Receive Maturity
Benefit in Lumpsum
₹ 6,42,335/-

**The annual premium as mentioned above is exclusive of Goods and Services tax.*

Maturity and Surrender Benefit available for various policy term after the completion of 12 years is given in the table below:

Policy Term	Maturity Benefit	Surrender Year (Before Maturity)	Guaranteed Surrender value
12	5,08,605	13	5,08,605
13	5,39,300	14	5,39,300
14	5,71,760	15	5,71,760
15	6,06,075	16	6,06,075
16	6,42,335		

Available through online channel with additional benefits[^]

(*You may refer to the Company's website for generating benefit illustration and knowing benefits under the Online Channel).

Eligibility & Plan Summary (For Policy sourced through Channels other than POS-P)

Parameters	Minimum	Maximum
Age at Entry (last birthday)	8 years	55 years
Age at Maturity (last birthday)	20 years	71 years
Sum Assured on Death (₹)	5,00,000	20,00,00,000
Annualized Premium (₹)	50,000	2,00,00,000
Policy Term (years)	12	16
Premium Payment Term (years)		7 years
Premium Payment Modes		Yearly

Eligibility & Plan Summary Eligibility & Plan Summary (for policy sourced through POS-P)

Parameters	Minimum	Maximum
Age at Entry (last birthday)	8 years	50 years
Age at Maturity (last birthday)	20 years	65 years
Sum Assured on Death (₹)	5,00,000	25,00,000 [^]
Annualized Premium (₹)	50,000	2,50,000
Policy Term (years)	12	16
Premium Payment Term (years)		7 years
Premium Payment Modes		Yearly

[^]Per Life

03 Making the Most of Your Plan

What happens in case of missed premiums?

A grace period of 30 days is available to pay the due premium. This period starts from the due date of each premium payment. In case of death during grace period the policy is considered as in force and the Death Benefit under the policy will be payable after deductions of the premium then due.

However, if you fail to pay your premium before the expiry of the grace period:

- Where your policy has not acquired surrender value: Your policy will Lapse
- Where your policy has acquired surrender value: Your policy will continue with reduced benefits (as a Reduced Paid-Up policy)

What happens once your policy Lapses or becomes Reduced Paid-Up? Lapse:

If you have not paid the due premiums for the first two full years within the grace period, the policy lapses. Life cover ceases and no benefits will be paid under the lapsed policy till the policy is revived.

Reduced Paid-Up:

If the premiums due under this policy have been paid for at least first two full policy years and subsequent premiums are not paid, then the policy will acquire Reduced Paid-Up status. The Reduced Paid-Up policy will continue with the following benefits:

Death Benefit under Reduced Paid-Up policy:

On death of the Life Assured during the policy term the Paid-Up sum assured on death as defined below will be paid as lumpsum and the contract will cease immediately.

Paid - up Sum Assured on Death

=

$$\frac{\text{Total Number of premiums paid}}{\text{Total Number of premiums payable}}$$

X

Sum Assured on Death

Maturity Benefit under Reduced Paid-Up policy:

On survival of the Life Assured to the end of the Policy Term, the Paid-up Guaranteed Maturity Benefit will become payable and the contract will cease immediately.

$$\text{Paid - up Guaranteed Maturity Benefit} = \frac{\text{Total Number of premiums paid}}{\text{Total Number of premiums payable}} \times \text{Guaranteed Maturity Benefit}$$

Surrender Benefit under Reduced Paid-Up policy:

On surrender of Reduced Paid-Up policy, the Higher of Guaranteed Surrender Value or Special Surrender Value will be paid, and contract gets terminated.

Can you restore your Lapsed/Reduced Paid-Up policy to the original benefit levels?

You can revive your Lapsed/Reduced Paid-Up policy within five years from the due date of the first unpaid premium by following these simple steps:

- Giving a written request to the Company within 5 years from the due date of first unpaid premium and producing a proof of continued insurability
- Paying the outstanding premium amount with the applicable interest rate, currently 9% p.a. for FY 23-24
- The prevailing interest rate is calculated as equal to 10 year G-sec benchmark interest rate as on last working day of the previous financial year +1.50%, rounded up to the next multiple of 25 basis points and compounded on half yearly basis
- Fulfilling all medical and financial requirements as required by the Company as per the Board approved Underwriting Policy (the cost of medical examination, if any, will be borne by you i.e. Policyholder/Life Assured)

The Company reserves the right to accept or reject the revival of Lapsed/Reduced Paid-Up Policy as per the Board approved Underwriting Policy. Once the policy is revived, all the benefits will be restored to original benefits level.

Can the plan be discontinued in between?

Life insurance works best if you pay regularly and for the long term.

However, in case of an emergency/ contingency, you can surrender your policy anytime during the Policy Term, provided it has acquired Surrender Value. Policy acquires Surrender value after payment of first two full policy years' premiums.

Surrender Value:

The surrender value payable will be higher of Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV).

Special Surrender Value:

We will calculate the Special Surrender Value by using the basis and the method as approved by the Regulator, IRDAI from time to time. Special Surrender Value may be amended by the Company from time to time with prior approval from IRDAI.

Guaranteed Surrender Value:

The Guaranteed Surrender Value is the GSV Factor multiplied by the total premiums paid (excluding applicable taxes and extra premium, if any). Where Total Premiums Paid means total of all the premiums received, excluding any extra premium, any rider premium and taxes. The GSV Factors are furnished in the tables below.

Age	Policy Year							
	1	2	3	4	5	6	7	8
8	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%
9	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%
10	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%
11	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%
12	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%
13	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%
14	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%
15	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%
16	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%
17	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%
18	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%
19	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%
20	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%
21	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%
22	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%
23	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%
24	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%
25	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%
26	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%
27	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%
28	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%
29	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%
30	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%
31	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%
32	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%
33	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%
34	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%
35	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%
36	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%

Age	Policy Year							
	1	2	3	4	5	6	7	8
37	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%
38	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%
39	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%
40	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%
41	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%
42	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%
43	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%
44	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%
45	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%
46	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%
47	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%
48	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%
49	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%
50	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%
51	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%
52	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%
53	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%
54	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%
55	0.0%	35.0%	35.0%	50.0%	57.0%	66.0%	75.0%	83.0%

Age	Policy Year							
	9	10	11	12	13	14	15	16
8	92.0%	100.0%	108.0%	120.0%	147.6%	156.5%	165.9%	175.8%
9	92.0%	100.0%	108.0%	120.0%	147.5%	156.4%	165.8%	175.7%
10	92.0%	100.0%	108.0%	120.0%	147.4%	156.3%	165.7%	175.6%
11	92.0%	100.0%	108.0%	120.0%	147.3%	156.2%	165.5%	175.4%
12	92.0%	100.0%	108.0%	120.0%	147.2%	156.1%	165.4%	175.3%
13	92.0%	100.0%	108.0%	120.0%	147.1%	156.0%	165.3%	175.2%
14	92.0%	100.0%	108.0%	120.0%	147.0%	155.9%	165.2%	175.1%
15	92.0%	100.0%	108.0%	120.0%	147.0%	155.8%	165.2%	175.0%
16	92.0%	100.0%	108.0%	120.0%	146.9%	155.8%	165.1%	175.0%
17	92.0%	100.0%	108.0%	120.0%	146.9%	155.7%	165.1%	174.9%
18	92.0%	100.0%	108.0%	120.0%	146.8%	155.7%	165.0%	174.9%
19	92.0%	100.0%	108.0%	120.0%	146.8%	155.7%	165.0%	174.9%
20	92.0%	100.0%	108.0%	120.0%	146.8%	155.7%	165.0%	174.9%
21	92.0%	100.0%	108.0%	120.0%	146.8%	155.7%	165.0%	174.9%
22	92.0%	100.0%	108.0%	120.0%	146.8%	155.7%	165.0%	174.9%

Age	Policy Year							
	9	10	11	12	13	14	15	16
23	92.0%	100.0%	108.0%	120.0%	146.8%	155.7%	165.0%	174.9%
24	92.0%	100.0%	108.0%	120.0%	146.8%	155.6%	165.0%	174.9%
25	92.0%	100.0%	108.0%	120.0%	146.8%	155.6%	165.0%	174.8%
26	92.0%	100.0%	108.0%	120.0%	146.8%	155.6%	165.0%	174.8%
27	92.0%	100.0%	108.0%	120.0%	146.8%	155.6%	164.9%	174.8%
28	92.0%	100.0%	108.0%	120.0%	146.7%	155.6%	164.9%	174.8%
29	92.0%	100.0%	108.0%	120.0%	146.7%	155.5%	164.9%	174.7%
30	92.0%	100.0%	108.0%	120.0%	146.6%	155.5%	164.8%	174.7%
31	92.0%	100.0%	108.0%	120.0%	146.6%	155.4%	164.7%	174.6%
32	92.0%	100.0%	108.0%	120.0%	146.5%	155.3%	164.7%	174.5%
33	92.0%	100.0%	108.0%	120.0%	146.4%	155.2%	164.6%	174.4%
34	92.0%	100.0%	108.0%	120.0%	146.3%	155.1%	164.4%	174.3%
35	92.0%	100.0%	108.0%	120.0%	146.2%	155.0%	164.3%	174.2%
36	92.0%	100.0%	108.0%	120.0%	146.1%	154.9%	164.2%	174.0%
37	92.0%	100.0%	108.0%	120.0%	145.9%	154.7%	164.0%	173.8%
38	92.0%	100.0%	108.0%	120.0%	145.7%	154.5%	163.8%	173.6%
39	92.0%	100.0%	108.0%	120.0%	145.5%	154.3%	163.6%	173.4%
40	92.0%	100.0%	108.0%	120.0%	145.3%	154.1%	163.4%	173.2%
41	92.0%	100.0%	108.0%	120.0%	145.1%	153.8%	163.1%	172.9%
42	92.0%	100.0%	108.0%	120.0%	144.8%	153.5%	162.7%	172.5%
43	92.0%	100.0%	108.0%	120.0%	144.4%	153.1%	162.4%	172.1%
44	92.0%	100.0%	108.0%	120.0%	144.0%	152.7%	161.9%	171.7%
45	92.0%	100.0%	108.0%	120.0%	143.6%	152.2%	161.4%	171.1%
46	92.0%	100.0%	108.0%	120.0%	143.0%	151.7%	160.8%	170.5%
47	92.0%	100.0%	108.0%	120.0%	142.4%	151.0%	160.2%	169.8%
48	92.0%	100.0%	108.0%	120.0%	141.8%	150.3%	159.4%	169.0%
49	92.0%	100.0%	108.0%	120.0%	141.0%	149.5%	158.6%	168.1%
50	92.0%	100.0%	108.0%	120.0%	140.2%	148.7%	157.6%	167.1%
51	92.0%	100.0%	108.0%	120.0%	139.3%	147.7%	156.6%	166.1%
52	92.0%	100.0%	108.0%	120.0%	138.4%	146.7%	155.6%	165.0%
53	92.0%	100.0%	108.0%	120.0%	137.4%	145.7%	154.5%	163.8%
54	92.0%	100.0%	108.0%	120.0%	136.3%	144.5%	153.3%	162.5%
55	92.0%	100.0%	108.0%	120.0%	135.2%	143.3%	152.0%	161.2%

Are there any Riders available?

Yes. You have the option of availing the following Rider:

1. SUD Life Accidental Death and Total & Permanent Disability Benefit Rider – Traditional (UIN: 142B005V01)
Benefits payable under the rider:
 - a. **On death due to Accident** – On death of the Life Assured due to Accident, 100% of Rider Sum Assured will be paid provided the policy is in force as on the date of death of the Life Assured and the contract ceases thereafter.
 - b. **On Accidental Total and Permanent disability** – Rider Sum Assured will be paid in 10 equal half-yearly installments wherein each installment amount will be equal to Rider Sum Assured multiplied by 10%, provided the policy is in force (as on the date of occurrence of event) and the Rider contract will cease after payment of the last instalment.

In case of death of the Life Assured while receiving Accidental Total and Permanent disability benefit, the remaining total of all outstanding installments under this Rider will be paid to the nominee/beneficiary and the contract ceases

Note: Once any policyholder is declared eligible to receive the benefits under Accidental Total and Permanent Disability, the Coverage under this rider will immediately cease

2. SUD Life Family Income Benefit Rider – Traditional (UIN: 142B007V01)
Benefits payable under the rider:

Death Benefit: On death of the Life Assured, provided the rider benefit is In-force, the Nominee/Legal heir will be paid a Monthly Income Benefit for a fixed period of 10 Years. The Monthly Income Benefit is equal to $(10\% \text{ of Rider Sum Assured})/12$ and will be paid at the end of every policy month following the date of death of the Life Assured and will continue to be paid for fixed period of 10 Years.

Riders cannot be attached to policies sold by POS-P.

Please refer to the respective rider brochures for more details.

04 Things You Should Remember!

What are the important points to be kept in mind while applying for the plan?

- i. It's important when you apply you give complete and correct information especially about your health and occupation. These details are critical for making sure you get the right benefits
- ii. Provide your correct contact details and address. Always provide a landmark if possible
- iii. It is ideal for you to opt for the NACH/ECS/Direct Debit option. This will make life simple for you by automatically ensuring your premiums are paid on time

Remember! It's not enough to fill in your application form correctly and get the plan issued. What's even more important is to ensure that your nominee/family is aware about the plan and understands its features.

Also ensure you update your contact details regularly to ensure you get real time updates on your plan.

What if you realize this is not the right plan for you?

If you disagree to any of those terms or conditions in the policy, you have an option to return the policy to us within 15 days (30 days, if the policy is opted through Distance Marketing mode/Policies issued in electronic mode) from the date of the receipt of the policy document, stating the reasons for your objection. In this case we will return your premium as follows –

Premium paid less:

- i. Proportionate risk premium for the period on cover
- ii. Expenses incurred by us on medical examination, if any
- iii. Stamp duty charges

Distance Marketing mode includes every activity of solicitation (including lead generation) and sale of insurance products through the following modes: (i) voice mode, which includes telephone-calling (ii) short messaging service (SMS) (iii) electronic mode which includes e-mail and interactive television (iv) physical mode which includes direct postal mail and newspaper & magazine inserts and (v) solicitation through any means of communication other than in person.

05 Terms & Conditions

(A) Policy Loan:

You can avail loan from SUD Life during Policy Term, provided your policy has acquired Surrender Value. You will need to assign your policy document as a collateral security subject to terms and conditions of the Company applicable from time to time. The loan can be availed for up to 70% of Surrender Value at the applicable interest rate levied. The interest rate is calculated as equal to 10 year G-sec benchmark interest rate as on last working day of the previous financial year +1.50%, rounded up to the next multiple of 25 basis points and shall be compounded half yearly. The rate of interest on loan for FY 23-24 is 9%. Any change in basis shall be with prior approval of the Authority. The Yield on 10 year G-sec is sourced through Bloomberg website: www.bloomberg.com. The Company would review the loan interest rate every 1st April and the revised loan interest rate will also be applicable from 1st April.

The loan outstanding along with accumulated interest will be adjusted towards the benefit payable.

For in-force policies, the policyholder will be given written notice when the outstanding loan amount including interests exceeds surrender value. The policyholder need to repay whole or part of the outstanding loan amount within a period of forty five days. After the expiry of 45 days, the Policy will be foreclosed immediately and no benefits will be payable.

For reduced paid up policies, the policyholder will be given written notice when the outstanding loan amount is 95% of the surrender value calculated as per the loan interest rate given above. The policyholder may repay whole or part of the outstanding loan amount. At any point in time, if the loan outstanding along with accumulated interest under the Reduced Paid-Up policies exceed the applicable Surrender Value, the Policy will be foreclosed immediately and no benefits will be payable.

(B) Exclusions:

No exclusions for normal death.

(C) Suicide Claim Provisions:

In case of death due to Suicide within 12 months:

- From the date of commencement of risk or date of revival under the policy, the nominee or beneficiary of the Life Assured shall be entitled to an amount which is higher of 80% of the total premiums paid till date of death or the surrender value, as available on the date of death, provided the policy is in force.

(D) Termination of Policy:

Policy shall terminate on the occurrence of the earliest of the following:

- i. On policy being Lapsed and not revived within the Revival period
- ii. On Surrender of the policy (i.e. upon payment of applicable surrender value benefit)
- iii. On Maturity of the policy (i.e. upon payment of Guaranteed Maturity Benefit)
- iv. On death of the Life Assured, upon payment of death benefit
- v. On return of premium on free look cancellation

(E) Risk Commencement Date for Minor Lives:

Date of commencement of policy and date of commencement of risk shall be same for the minor lives and the policy will automatically vest in the life assured on attaining majority.

(F) Nomination:

Nomination is allowed as per Section 39 of The Insurance Act 1938 as amended from time to time.

(G) Assignment:

Assignment is allowed as per Section 38 of The Insurance Act 1938 as amended from time to time.

(H) Prohibition of Rebates:

Section 41 of The Insurance Act, 1938 as amended from time to time:

- (1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer:
- (2) Any person making default in complying with the provisions of this section shall be liable with penalty which may extend to **ten lakh rupees**.

(I) Goods and Services Tax:

Currently, GST of 4.5% for the first year and 2.25% for second year onward is applicable. However GST and any charges levied by the government in future shall be levied as per the prevailing tax laws and/or any other laws.

(J) Section 45 of the Insurance Act 1938:

Provisions of Section 45 of the Insurance Act 1938, as amended from time to time will be applicable to all policies/contracts issued under this products.

SUD Life Century Star (UIN: 142N075V03)

SUD Life Family Income Benefit Rider – Traditional (UIN: 142B007V01)

SUD Life Accidental Death and Total & Permanent Disability Benefit Rider – Traditional (UIN: 142B005V01)



For more details, contact the Branch Manager

 1800 266 8833  www.sudlife.in

Star Union Dai-ichi Life Insurance Company Limited is the name of the Insurance Company and “SUD Life Century Star” 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 Century Star | UIN: 142N075V03 | 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. Tax benefits are as per prevailing tax laws and subject to change from time to time. 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.

BEWARE OF SPURIOUS/FRAUD PHONE CALLS

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.