

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

**6 distinct advantages:**

Available as  
**POS  
Product**



Life cover with **guaranteed\***  
**maturity benefits**



Option to **choose Riders^**



**Loan facility** available



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



**Flexibility to withdraw** from 13<sup>th</sup> 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
- You cannot avail rider if it is being source through POS-P.
- Also available through online channel\*

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

### 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

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

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

\*The annual premium mentioned above is excluding the Goods and services tax, extra premium if any

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

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

^ Per Life

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

\* Sum Assured should be in multiples of 5000

### 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

The death benefit will be reduced by the total premiums falling due and unpaid during the policy year in which death occurs.

Where,

- Annualized Premium offers to premium amount payable in a year excluding taxes, rider premium, underwriting extra premium, and loading for modal premiums.
- Total Premium paid mean total of all the premiums paid under the base product , excluding any extra premium and taxes, if collected explicitly.

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)

If the policy is sourced through POS-P, the product will be available without undergoing any medical test.

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	9.9591	10.5609	11.1975	11.8707	12.5828
9	9.9531	10.5546	11.1908	11.8636	12.5753
10	9.9465	10.5475	11.1833	11.8557	12.5668
11	9.9394	10.5401	11.1753	11.8472	12.5579
12	9.9324	10.5326	11.1675	11.8389	12.5490
13	9.9259	10.5257	11.1601	11.8310	12.5407
14	9.9201	10.5195	11.1535	11.8241	12.5333
15	9.9153	10.5144	11.1481	11.8183	12.5272
16	9.9115	10.5104	11.1438	11.8138	12.5224
17	9.9087	10.5074	11.1406	11.8104	12.5188
18	9.9067	10.5053	11.1384	11.8081	12.5164
19	9.9055	10.5040	11.1371	11.8067	12.5149
20	9.9048	10.5033	11.1364	11.8059	12.5141
21	9.9045	10.5029	11.1360	11.8055	12.5138
22	9.9042	10.5027	11.1358	11.8053	12.5136
23	9.9040	10.5024	11.1355	11.8051	12.5134
24	9.9035	10.5020	11.1350	11.8046	12.5129
25	9.9027	10.5011	11.1342	11.8037	12.5120
26	9.9015	10.4998	11.1328	11.8024	12.5106
27	9.8997	10.4980	11.1309	11.8004	12.5086

28	9.8973	10.4954	11.1283	11.7976	12.5058
29	9.8942	10.4922	11.1249	11.7941	12.5021
30	9.8904	10.4882	11.1206	11.7897	12.4975
31	9.8858	10.4833	11.1154	11.7844	12.4920
32	9.8803	10.4775	11.1094	11.7781	12.4853
33	9.8739	10.4707	11.1023	11.7707	12.4776
34	9.8664	10.4629	11.0941	11.7618	12.4686
35	9.8579	10.4539	11.0846	11.7520	12.4584
36	9.8481	10.4435	11.0738	11.7406	12.4465
37	9.8370	10.4317	11.0615	11.7278	12.4331
38	9.8242	10.4183	11.0473	11.7129	12.4175
39	9.8097	10.4028	11.0309	11.6959	12.3999
40	9.7929	10.3851	11.0123	11.6763	12.3793
41	9.7737	10.3647	10.9907	11.6538	12.3559
42	9.7515	10.3411	10.9659	11.6275	12.3283
43	9.7259	10.3138	10.9370	11.5974	12.2968
44	9.6965	10.2824	10.9040	11.5624	12.2599
45	9.6627	10.2462	10.8657	11.5223	12.2177
46	9.6242	10.2050	10.8222	11.4762	12.1692
47	9.5807	10.1583	10.7728	11.4242	12.1144
48	9.5319	10.1059	10.7175	11.3656	12.0527
49	9.4781	10.0479	10.6563	11.3011	11.9846
50	9.4192	9.9846	10.5890	11.2301	11.9096
51	9.3557	9.9160	10.5159	11.1529	11.8276
52	9.2878	9.8426	10.4377	11.0696	11.7397
53	9.2158	9.7646	10.3543	10.9809	11.6461
54	9.1400	9.6822	10.2653	10.8869	11.5468
55	9.0601	9.5950	10.1711	10.7873	11.4412

### High Premium Benefit:

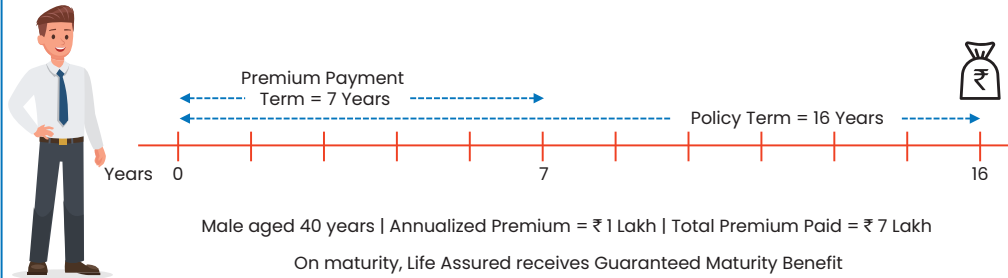
For annualised premium of ₹ 1.5 lakh and above, the Guaranteed Maturity Benefit payable will be increased by 2%.

### Benefit explained with Example:

Mr. Anish has opted SUD Life – Century Star. The details are as below:

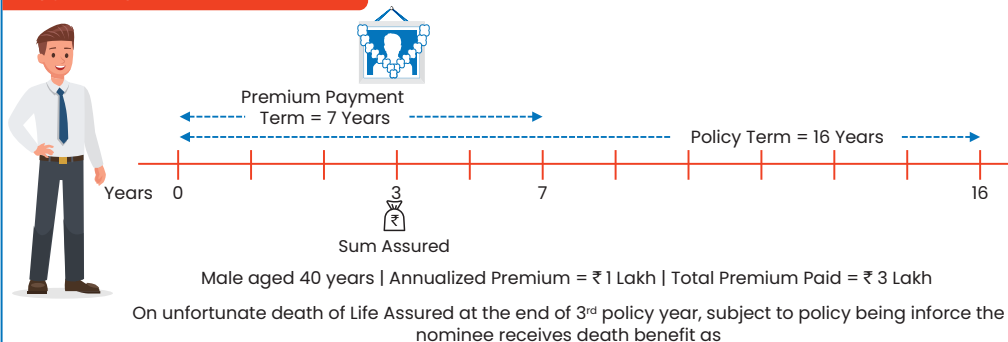
Life Assured Age	-	40 years
Premium Frequency	-	Yearly
Policy Term	-	16 years
Premium Paying Term	-	7 years
Sum Assured on Death	-	₹ 10,00,000
Annualised Premium	-	₹ 1,00,000 (exclusive of applicable taxes)

### SCENARIO 1 – MATURITY BENEFIT



Particulars	Maturity Benefit
Guaranteed Maturity Benefit (₹)	12,37,930
<b>Total Benefit (₹)</b>	<b>12,37,930</b>

### SCENARIO 2 – DEATH BENEFIT



Particulars	Maturity Benefit
Sum Assured (₹)	10,00,000
<b>Total Benefit (₹)</b>	<b>10,00,000</b>

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	9,79,290	13	9,79,290
13	10,38,510	14	10,38,510
14	11,01,230	15	11,01,230
15	11,67,630	16	11,67,630
16	12,37,930		

## 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 the due premiums for first full policy year have not been paid within the grace period, the policy will lapse.

### Reduced Paid-Up:

If the premiums have been paid for first full policy year 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.

$$\text{Paid - up Sum Assured on Death} = \frac{\text{Total Number of premiums paid}}{\text{Total Number of premiums payable}} \times \text{Sum Assured on Death}$$

### 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 8.75% p.a. for FY 2024 - 25 (i.e. 7.05% + 1.50% + rounding to next 25 bps) compounded on half yearly basis
- 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
- The Company would review the revival interest rate every 1<sup>st</sup> April and the revised revival interest rate will also be applicable from 1<sup>st</sup> April.
- 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 after completion of first policy year.

### Surrender Value:

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

Special Surrender Value will be acquired after the receipt of one full policy year premiums, whereas the Guaranteed Surrender Value will be acquired after the receipt of first two consecutive full policy year premiums.

The calculation of GSV and SSV is given below:

### 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).

### Special Surrender Value

$$\text{Special Surrender Value (SSV)} = \text{SSV MB Factor} \times \frac{\text{Number of Premiums Paid}}{\text{Number of Premiums Payable}} \times \text{Guaranteed Maturity Benefit} + \text{DB SSV Factor} \times \frac{\text{Number of Premiums Paid}}{\text{Number of Premiums Payable}} \times \text{Sum Assured on Death}$$

Special Surrender Value shall be reviewed annually by the company and may be changed based on the prevailing yield on 10 year G-sec and the underlying experience.

Once the policy is surrendered, the policy will terminate and no further benefits shall be payable.

### 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 30 days 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

## 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 24-25 is 8.75%. 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](http://www.bloomberg.com). The Company would review the loan interest rate every 1<sup>st</sup> April and the revised loan interest rate will also be applicable from 1<sup>st</sup> 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) Grievance Redressal Procedure:**

The Company is sensitive towards its customers' needs and aim to resolve all their grievances. Accordingly, grievance redressal mechanism is set-up for the resolution of any dispute or grievances/complaint. Complaints can be registered at the company touchpoints mentioned on our website.

Escalation Mechanism:

- Level 1 – Complaints can be escalated to [grievanceredressal@sudlife.in](mailto:grievanceredressal@sudlife.in)
- Level 2 – Contact our Grievance Redressal Officer at [gro@sudlife.in](mailto:gro@sudlife.in)
- Level 3 – Grievance cell of IRDAI i.e. Bima Bharosa Shikayat Nivaran Kendra (TOLL FREE NO. 155255/18004254732 | Email ID: [complaints@irdai.gov.in](mailto:complaints@irdai.gov.in) / <https://bimabharosa.irdai.gov.in>)
- Level 4 – Directly approach the Insurance Ombudsman for redressal. Find your nearest ombudsman office by accessing following link – [www.cioins.co.in](http://www.cioins.co.in)

**(J) Tax Benefit:**

Income tax benefits may be available as per prevailing norms under the IncomeTax Act 1961, amended from time to time. Please consult your tax advisor for further details.

**(K) Goods and Services Tax:**

Statutory Taxes, if any imposed on such insurance plans by the Govt. of India or any other constitutional Tax authority of India shall be as per the tax laws and the rate of tax as applicable from time to time.

**(L) Section 45 of the Insurance Act 1938:**

Fraud and Misstatement would be dealt with in accordance with provision of section 45 of the Insurance Act 1938, as amended from time to time. For provisions of this section, please contact the insurance company or refer to sample policy contract of this product on our website [www.sudlife.in](http://www.sudlife.in)

SUD Life Century Star (UIN: 142N075V04)

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](http://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: 142N075V04 | 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:** 11<sup>th</sup> 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](mailto:customercare@sudlife.in) | Visit: [www.sudlife.in](http://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 PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS:**

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