



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

To know more
scan QR code



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

Also
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

For more details, contact the Branch Manager



1800 266 8833



www.sudlife.in

*Payouts are guaranteed subject to the policy remaining in force.

#Tax benefits are as per Income Tax Act, 1961 and subject to change from time to time.

WORLD'S BEST
INSURANCE
COMPANIES

Forbes
2024

POWERED BY STATISTA

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. 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 with limited PPT
- 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

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,

- i. Annualized Premium offers to premium amount payable in a year excluding taxes, rider premium, underwriting extra premium, and loading for modal premiums.
- ii. 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)

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.

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.

Benefit explained with Example:

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

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

SCENARIO 1 – MATURITY BENEFIT



Premium Payment Term = 7 Years

Policy Term = 16 Years


Years 0 7 16

Male aged 40 years | Annualized Premium = ₹ 1 Lakh | Total Premium Paid = ₹ 7 Lakh

On maturity, Life Assured receives Guaranteed Maturity Benefit

Particulars	Maturity Benefit
Guaranteed Maturity Benefit (₹)	12,37,930
Total Benefit (₹)	12,37,930

SCENARIO 2 – DEATH BENEFIT



Premium Payment Term = 7 Years

Policy Term = 16 Years

Years 0 7 16

Male aged 40 years | Annualized Premium = ₹ 1 Lakh | Total Premium Paid = ₹ 3 Lakh

On unfortunate death of Life Assured at the end of 3rd policy year, subject to policy being in force the nominee receives death benefit as

Particulars	Maturity Benefit
Sum Assured (₹)	10,00,000
Total Benefit (₹)	10,00,000

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		

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	

*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
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

* 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



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

*Riders not available if product is through POS-P.

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: 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: customer care@sudlife.in | Visit: www.sudlife.in |

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