



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

Available as  
**POS**  
Product

**6 distinct advantages:**

- |  |   |
|--|---|
|  Life cover with <b>guaranteed*</b><br><b>maturity benefits</b>                                  |  Option to <b>choose Riders</b> <sup>^</sup>                     |
|  <b>Loan facility</b> available  |  <b>Tax benefits</b> <sup>#</sup> under<br>Section 80C & 10(10D) |
|  <b>Flexibility to withdraw</b> from 13 <sup>th</sup> year<br>with attractive surrender benefits |  <b>Fixed premium</b><br><b>payment term</b> of 7 years          |

**For more details, contact the Branch Manager**

 1800 266 8833  [www.sudlife.in](http://www.sudlife.in)

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<sup>^</sup> 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,

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 Accident:

- 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

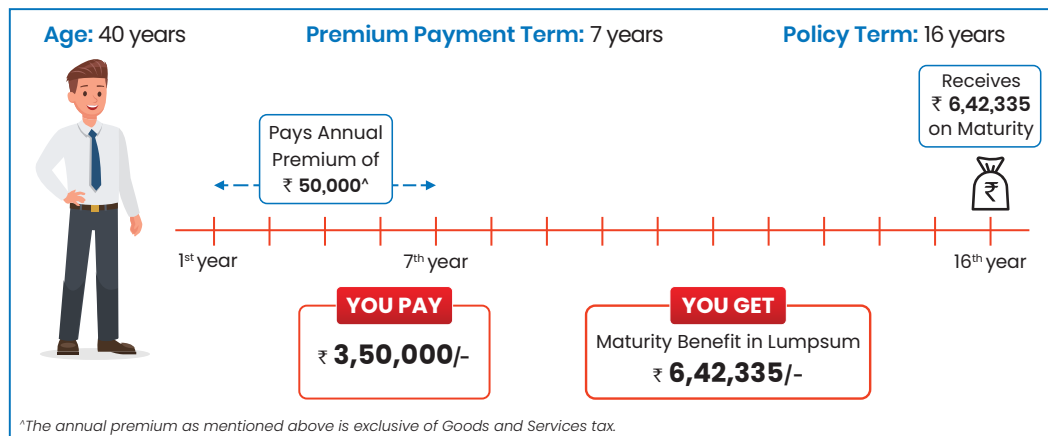
determined basis the age and policy term as chosen by the policy holder. Following table depicts the maturity benefit factor for different policy terms and age at entry.

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

### 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 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.



### 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		

### 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	

\*Subject to Board approved Underwriting Policy.

## 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	

\*For policy sourced through POS-P. \*Per Life.



# 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](http://www.sudlife.in)

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

**SUD Life Century Star | UIN: 142N075V02 | Individual Non-Linked Non-Participating Savings Life Insurance Plan**

**Star Union Dai-ichi Life Insurance Company Limited | IRDAI Regn. No: 142 | CIN: U66010MH2007PLC174472**

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**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. 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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