

**ROYALTY** Continues  
 Even After **RETIREMENT!**

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Introducing **SUD Life Retirement Royale**. A unit-linked pension plan that allows you to continue enjoy your royal life even after retirement. It also offers protection against market changes and ensures financial security for you and your loved ones.

**Unique Features**



Enhance your retirement fund with **TOP-UP PREMIUM**



**POLICY ADMINISTRATION CHARGES (ROPAC)<sup>1</sup>** return at the end of Policy Term

**Other Features**



Choose between **GROWTH PLUS & SECURE PLUS**



**PARTIAL WITHDRAWALS<sup>2</sup>** for financial emergency



**FREE 12 FUND SWITCH<sup>3</sup>** per year



**TAX BENEFITS<sup>4</sup>**

<sup>1</sup>RoPAC will not apply if the policy is surrender or discontinued during the lock in period. It will be added if the Policy is reduced Paid-up. Total amount of policy administration charges deducted till the vesting date, will be added back as RoPAC to the Fund Value at the end of the Policy term. | <sup>2</sup> Partial withdrawal are not allowed during the first 5 policy year, it is allowed from 6<sup>th</sup> policy year and only three partial withdrawals are allowed during the policy term for specified reasons. Partial Withdrawals will not be allowed which would result into termination of policy. Partial withdrawals shall not exceed 25% of the fund value at the time of partial withdrawal. | <sup>3</sup> Fund switch option is available only under Self-Managed Investment Strategy. | <sup>4</sup> As per prevailing norms under the Income Tax Act 1961, amended from time to time.

A good retirement plan, can provide you with enough money to cover all your future living expenses. It is better to start planning for retirement at an early stage of your life to build a sufficient retirement fund till you retire.

### **When is this plan right for you?**

This plan is right for you if:

- You want to avail medical treatment without any compromise.
- You want to ensure financial security for your family from major/minor critical illnesses covered under the product i.e., Cancer, Heart, Liver and Kidney
- You can customize this plan by choosing Cover options, Sum Assured & Policy Term

### **What are the benefits under this Plan and other plan components?**

#### **I. Plan Benefits**

##### **A. Death Benefit:**

In case of an unfortunate event of death of the Life Assured while the policy is in force, the Company will pay:

Higher of:

- Defined Assured Benefit where Defined Assured Benefit is 105% of total premiums paid including top-up premium paid less partial withdrawals made from base fund during two year period immediately preceding the death of the life assured.

OR

- Fund value as on the date of intimation of death of the Life Assured after addition of charges (if any) other than fund management charges recovered subsequent to the date of death up to date of intimation of death.

The nominee or beneficiary can use the death benefit proceeds, as per the below mentioned options:

- i. Withdraw the entire proceeds of the policy. Or
- ii. To utilize the entire proceeds of the policy or part thereof for purchasing an immediate annuity or deferred annuity at the then prevailing annuity rate from SUD Life Insurance. However, the nominee or beneficiary shall be given an option to purchase annuity from any other insurer to the extent of percentage stipulated by the Authority. Currently 50%, of the entire proceeds of the policy net of commutation can be exercised to purchase annuity from another Insurer.

In case the proceeds of the policy are not sufficient to purchase minimum annuity as required by the Authority from time to time, the proceeds of the policy may be paid as lump sum.

The Nominee/Beneficiary have an option to receive the death benefits in instalments as per the Settlement Option as specified under "Section name". The settlement option can be exercised only on the commuted amount, the remaining amount has to be exercised as per the commutation method mentioned above.

In case of Benefit Option Growth Plus, Guaranteed Additions, if applicable will be added to the Fund Value up to the date of intimation of death of the Life Insured.

On the payment of death benefit, the policy will terminate immediately.

##### **B. Vesting Benefit:**

On survival of the Life Assured till the end of the Policy Term, provided the policy is

In-force, Defined Assured benefit on Vesting will be paid to the Policyholder as per the Benefit Option chosen.

Benefit Option	Benefit payable
Growth Plus	Fund value calculated at the prevailing NAV, along with return of charges as mentioned below under the section "Return of Charges"
Secure Plus	Higher of:  Fund value calculated at the prevailing NAV, along with return of charges as mentioned below under the section "Return of Charges"  OR  101% of the Total Premium paid (including Top-up premium and excluding partial withdrawals during the policy term, in any).

The Policyholder will have an option to extend the accumulation period or deferment period in case of change in the policy term provided the policyholder is below an age of 60 years.

Policyholder has to utilize the Vesting Benefit in the following manner:

i. To Utilize the entire proceeds (100%) to purchase immediate annuity or deferred annuity from the same insurer at the then prevailing annuity rate. However, an option to purchase immediate annuity or deferred annuity from any other insurer at the then prevailing annuity rate to the extent of percentage will be given, stipulated by Authority (IRDAI), currently 50% of the entire proceeds of the policy net of commutation.

Or

ii. To commute up to 60% and utilize the balance amount to purchase immediate annuity or deferred annuity from the same insurer at the then prevailing annuity rate. However, an option to purchase immediate annuity or deferred annuity from any other insurer at the then prevailing annuity rate to the extent of percentage will be given, stipulated by Authority (IRDAI), currently 50% of the entire proceeds of the policy net of commutation.

For (i) and (ii) above, the purchase of annuity shall be subject to terms and conditions under the product. In case the proceeds of the policy either on surrender or vesting is not sufficient to purchase minimum annuity as defined in Regulation 3(a) of IRDAI (Minimum Limits for Annuities and Other Benefits) Regulations, 2015, as amended from time to time, such proceeds of the policy may be paid to the policyholder or beneficiary as lump sum.

The two immediate annuity products currently available for sale are:

1. SUD Life Immediate Annuity Plus – UIN 142N048V05
2. SUD Life Saral Pension – UIN 142N081V01

## II. Return of Charges – Return of Policy Administration Charges (RoPAC):

At the end of the Policy term, the total amount of policy administration charges deducted till date (excluding all applicable taxes and taxes levied on policy administration charge deducted, if any) till the vesting date, will be added back to the Fund Value.

RoPAC is not applicable in case of surrender or discontinued policy during the lock in period. RoPAC will be added if the Policy is reduced Paid-up.

RoPAC will be excluding GST/any other applicable tax levied on the charges deducted as per prevailing tax laws.

## Eligibility & Plan Summary

Parameters	Minimum	Maximum
Age at Entry	25 Years	65 Years
Age at Vesting	45 Years	80 Years
Annualised Premium	For Single Pay: ₹ 10,00,000 For Limited & Regular Pay: ₹ 2,51,000	No Limit, as per board approved underwriting policy
Sum Assured	For Single Pay: ₹ 10,50,000 For Limited & Regular Pay: ₹ 2,63,550	No Limit, as per board approved underwriting policy
Premium Payment Term (PPT)	Single Pay   Regular Pay   5   8   10   15 years	
Policy Term	<b>PPT</b>	<b>PT</b>
	Single Pay	For Option Growth Plus: 10 – 40 Years For Option Secure Plus: 15 – 40 Years
	Regular Pay	For Option Growth Plus: 10 – 40 Years For Option Secure Plus: 15 – 40 Years
	5 Years	15 – 40 Years
	8 Years	15 – 40 Years
	10 Years	15 – 40 Years
	15 Years	20 – 40 Years

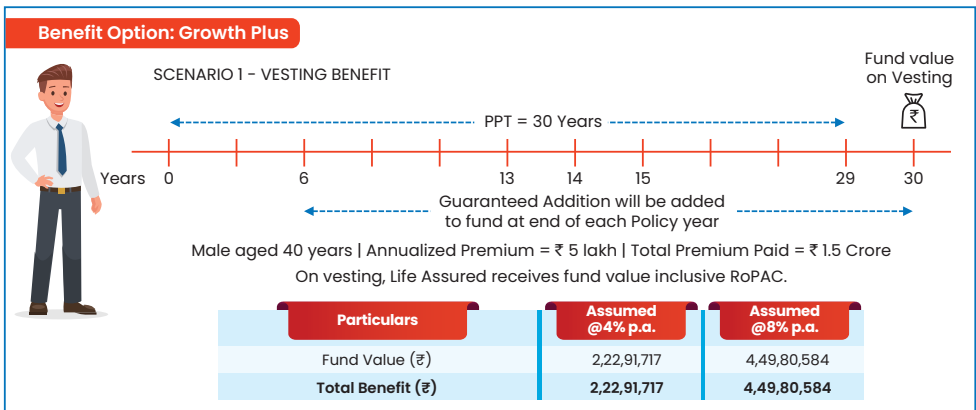
(Age is age last birthday)

### Benefit explained with Example:

#### Option: Growth Plus

Mr. Rohit has opted SUD Life Retirement Royale (Option A - Growth Plus & chooses 100% allocation in Pension Equity Fund). The details are as below:

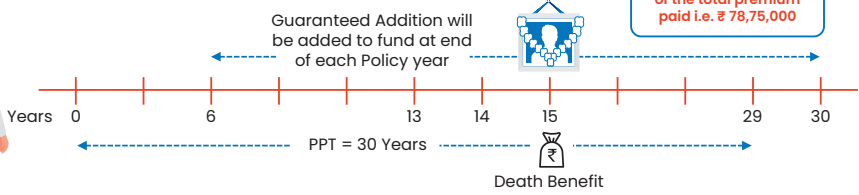
Life Assured Age	- 40 Years	Premium Paying Term	- 30 Years
Premium Frequency	- Yearly	Annualised Premium	- ₹ 5,00,000
Policy Term	- 30 Years		



Note: These assumed rates of returns are not guaranteed, and they are not the upper or lower limits of what you might get back, as the value of the fund is dependent on a number of factors including future investment performance.

### Benefit Option: Growth Plus

#### SCENARIO 2 - DEATH BENEFIT



Male aged 40 years | Annualized Premium = ₹ 5 lakh | Total Premium Paid = ₹ 75 Lakhs  
 On unfortunate death of Life Assured at the end of 15<sup>th</sup> policy year, nominee receives death benefit as

Particulars	Assumed @4% p.a.	Assumed @8% p.a.
Death Benefit (₹)	87,57,232	1,21,85,183
<b>Total Benefit (₹)</b>	<b>87,57,232</b>	<b>1,21,85,183</b>

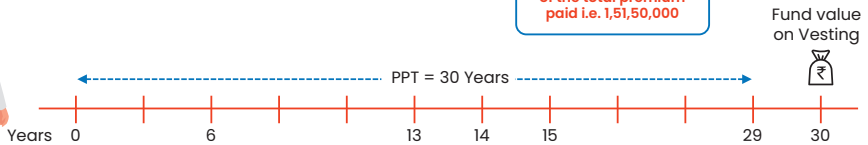
### Option: Growth Plus

Mr. Rohit has opted SUD Life Retirement Royale (Option B - Secure Plus & chooses Aggressive Risk Preference). The details are as below:

Life Assured Age	-	40 Years	Premium Paying Term	-	30 Years
Premium Frequency	-	Yearly	Annualised Premium	-	₹ 5,00,000
Policy Term	-	30 Years			

### Benefit Option: Secure Plus

#### SCENARIO 1 - VESTING BENEFIT



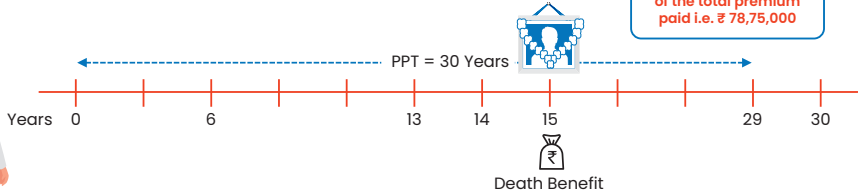
Male aged 40 years | Annualized Premium = ₹ 5 lakh | Total Premium Paid = ₹ 1.5 Crore  
 On vesting, Life Assured receives fund value inclusive of RoPAC.

Particulars	Assumed @4% p.a.	Assumed @8% p.a.
Fund Value (₹)	2,12,19,110	4,26,61,011
<b>Total Benefit (₹)</b>	<b>2,12,19,110</b>	<b>4,26,61,011</b>

Note: These assumed rates of returns are not guaranteed, and they are not the upper or lower limits of what you might get back, as the value of the fund is dependent on a number of factors including future investment performance.

## Benefit Option: Secure Plus

SCENARIO 2 – DEATH BENEFIT



Male aged 40 years | Annualized Premium = ₹ 5 lakh | Total Premium Paid = ₹ 75 Lakhs  
On unfortunate death of Life Assured at the end of 15<sup>th</sup> policy year, nominee receives death benefit as

Particulars	Assumed @4% p.a.	Assumed @8% p.a.
Death Benefit (₹)	86,75,155	1,20,68,358
Total Benefit (₹)	86,75,155	1,20,68,358

### SUD Life Retirement Royale (UIN:142L099V01)

Pension Equity Plus Fund (SFIN: ULIF 030 08/09/23 SUD-PI-EQ2 142)

Pension Growth Plus Fund (SFIN: ULIF 031 08/09/23 SUD-PI-GR2 142)

Pension Balanced Plus Fund (SFIN: ULIF 032 08/09/23 SUD-PI-BL2 142)

Pension Gilt Plus Fund (SFIN: ULIF 033 08/09/23 SUD-PI-GL2 142)

Discontinued Policies Fund (SFIN: ULIF 021 10/04/13 SUD-PA-DP2 142)

For more details, contact the Branch Manager

OR

Name: \_\_\_\_\_ ☎ \_\_\_\_\_

OR

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**SUD Life Retirement Royale | UIN: 142L099V01 | A Unit Linked Non-Participating Individual Pension 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) | 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. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale. Trade-logo displayed belongs to M/s Bank of India, M/s Union Bank of India and M/s Dai-ichi Life International Holding LLC and are being used by Star Union Dai-ichi Life Insurance Co. Ltd. under license. The benefits under the products will be available subject to fulfillment of definitions, exclusions, waiting period, survival period, cooling period, as applicable. Kindly read the sales brochure carefully w.r.t the above-mentioned terms.

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