

IN ULIPS, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER. THE LINKED INSURANCE PRODUCTS DO NOT OFFER ANY LIQUIDITY DURING THE FIRST FIVE YEARS OF THE CONTRACT. THE POLICYHOLDER WILL NOT BE ABLE TO SURRENDER OR WITHDRAW THE MONIES INVESTED IN LINKED INSURANCE PRODUCTS COMPLETELY OR PARTIALLY TILL THE END OF THE FIFTH YEAR.

Empower Your Family's Global Future

SUD Life International Wealth Creator is a Unit Linked Life Insurance Plan that provides both life coverage and the potential to build wealth in US Dollars based on your changing risk appetite.

Life Protection along with Wealth Creation



Choose from Different Fund Options



No Premium Allocation Charges

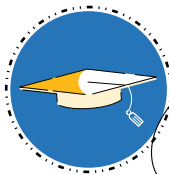
Option to increase or decrease the Premium Payment Term (PPT)



No Policy Administration Charges



Option to increase the Policy Term (PT)



IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

This product do not offer any liquidity during the first two years of the contract . The Policyholder will not be able to withdraw the monies invested in this product completely or partially till the end of the second year.

Life Protection along with Wealth Creation is one of the most important aspects of your life. May it be for your child's future, financially securing your post-retirement years or simply accumulating corpus for unforeseen events. Ensuring that your accumulated wealth grow at a sustainable rate is as important as earning it.

Presenting you SUD Life International Wealth Creator, a Unit-Linked Life Insurance Plan that provide an option to invest in different funds that can help you to achieve your goals along with life insurance cover.



IDEAL STEPS TO FOLLOW

1. Read the brochure carefully
2. Understand the benefits and remember the important points before buying the insurance plan
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

What is SUD Life International Wealth Creator?

SUD Life International Wealth Creator is a Unit Linked Life Insurance Plan that provides life cover along with an opportunity to invest and create wealth in a way you wish. Policyholder can choose from different funds as per their changing risk appetite.

When is the plan right for you?

This insurance plan is right for you if:

- You want a plan that gives a long horizon life protection & value creation.
- You would like to take opportunity to earn market linked returns based on your risk appetite.
- You can choose life cover as per your requirement.
- Flexibility to pay premium as per your income availability.

Key Features



No Policy Administration Charges



Premium will be allocated to the funds of your choice **Without Any Premium Allocation Charge**



Choose from **Different Funds**



Option to increase the **Policy Term (PT)**



Option to increase or decrease the **Premium Payment Term (PPT)**



Option to reduce the **Premium**



Exposure to **International Equity and Commodity Market** for wealth creation



Option to select the **Death sum assured multiple**



What are the benefits under this Plan?

Death Benefit:

On death of the Life Assured during the policy term, provided the policy is in force, the company will pay the following death benefit to your Nominee/Beneficiary.

Higher of

- Sum Assured less relevant partial withdrawals[#] or
- Fund value as on the date of intimation of death

[#] The sum assured shall be reduced to the extent of partial withdrawals made during the two-year period immediately preceding the death of life assured.

The Nominee/Beneficiary have an option to receive the death benefit in installments. Kindly refer to the section on 'settlement option' in this document.

Maturity Benefit:

On survival of the Life Assured till the end of the policy term, the Fund Value calculated at the prevailing NAV as on date of maturity will be paid to the policyholder.

Surrender Benefit:

You can surrender your policy anytime during the policy term.

On surrender of the policy, the Fund Value calculated at prevailing NAV as on date on which surrender request is received minus the surrender charge, will be paid to the policyholder and the policy will terminate.

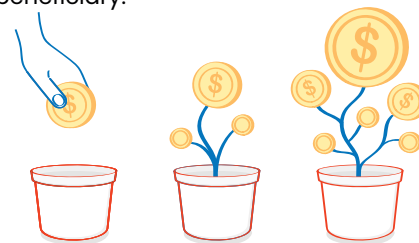
If the Policy is surrendered within twelve (12) months of any Partial Withdrawals exercised under the Policy, then the amount of such Partial Withdrawals will be included as part of the Surrender Value and additional Surrender Charges will be deducted from the Fund Value prior to the payment of Surrender proceeds.

What are Features of the plan?

A. INVESTMENT STRATEGIES and FUND Options

The policyholder can choose to invest his/her monies in any of the following fund options in proportions of his/her choice. Policyholder can switch monies amongst these funds using the switch option. The investment objective of this product is to provide flexibility and market linked return to the policy holder/beneficiary.

- SUD Life GIFT US Equity Fund
- SUD Life GIFT Global Equity Fund
- SUD Life GIFT US Treasuries Fund
- SUD Life GIFT EM Treasury Fund
- SUD Life GIFT Commodities Fund
- SUD Life GIFT India Focused Fund



When the proposal is accepted, the premium will be allocated amongst the above mentioned funds, as chosen by the policyholder.

The policyholder chooses the fund(s) and their allocation percentages at the time of proposal stage. Minimum allocation percentage per selected fund selected shall be 10% with maximum of 100%.

The investments in the units are subject to market and other risks and there is no guarantee that the investment objectives of the product will be achieved.

The NAV of the units of each fund can go up or down depending on the factors/ forces affecting the markets from time to time and may also be affected by changes in the general level of interest rates.

There is no guaranteed return offered under this product.

The allocations in the respective funds are as follows:

| Fund Name | SFIN | Investment Objectives | Composition | Risk Profile |
|----------------------------------|-------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|
| SUD Life GIFT US Equity Fund | SFIN - ULGC 01 06/03/25 SUD-LI-UEF 142 | This fund provides balanced exposure to the U.S. stock market through a mix of ETFs tracking major US indices such as S&P 500, Nasdaq and Russell 2000. It offers investors core U.S. equity market coverage, combining both the broad market representation of the S&P 500 or Russell 2000 and the technology-heavy Nasdaq. | <ul style="list-style-type: none"> - ETF tracking US S&P - ETF tracking US Nasdaq | High |
| SUD Life GIFT Global Equity Fund | SFIN - ULGC 02 06/03/25 SUD-LI-GEF 142 | This fund delivers diversified international equity exposure with a strategic allocation that emphasizes emerging markets, balanced with exposure to developed markets outside the U.S. It's designed for investors seeking global diversification with a significant tilt toward emerging market growth potential. | <ul style="list-style-type: none"> - ETF tracking developed markets, ex-US - ETF tracking global markets, ex-US - ETF tracking emerging markets | High |
| SUD Life GIFT US Treasuries Fund | SFIN - ULGC 03 06/03/25 SUD-LI-UST 142 | This fixed-income fund offers comprehensive coverage across the U.S. Treasury yield curve. The allocation provides the flexibility to optimize exposure across the yield curve, depending on the fund manager's view of the US treasury yield curve. This provides investors with U.S. government debt exposure across various maturities for interest rate diversification. | <ul style="list-style-type: none"> - ETF tracking US treasuries > 1 yr - ETF tracking US treasuries < 1 yr - ETF tracking US treasuries > 20 yr | Medium |
| SUD Life GIFT EM Treasury Fund | SFIN - ULGC 04 06/03/25 SUD-LI-EMT 142 | This fund provides specialized emerging market debt exposure through a combination of USD-denominated sovereign bonds and local currency sovereign bonds. This balanced approach gives investors access to emerging market yields while diversifying currency risk. | <ul style="list-style-type: none"> - ETF tracking USD EM sovereign bonds - ETF tracking LCY EM sovereign bonds | High |
| SUD Life GIFT Commodities Fund | SFIN - ULGC 05 06/03/25 SUD-LI-GCF 142 | This fund offers exposure (25% each) across major commodities such as Gold, Silver, Oil, and other industrial metals. It provides investors with direct commodity market exposure for inflation protection and portfolio diversification. | <ul style="list-style-type: none"> - ETFs tracking Gold, Silver, Oil and Gold | High |
| SUD Life GIFT India Focused Fund | SFIN - ULGC 07 dd/mm/25 SUD-LI-GIF 142 | The iShares India 50 ETF seeks to provide investment results that closely correspond to the performance of the Nifty 50 Index by investing in large-cap Indian equities, offering broad exposure to major Indian companies listed on Indian securities markets. | <ul style="list-style-type: none"> - India-focused ETFs offered by international fund managers | High |

(SFIN – Segregated Fund identification number)

Each fund will have some ETFs catering to money market & cash instruments for liquidity & cash management

The above list of ETFs is indicative, and subject to change basis fund manager view and evolving market conditions

Fund Closure

The Company may, close any of the Funds available under this policy (the "Closed Funds"). The Policyholder shall be given three months prior written notice, sent at the last address recorded by the Company. During this notice period, the Policyholder can switch the funds from the Closed Funds to any other available Fund/s without any Charges. When the Policy holder has not affected such Switch at the closure date, the Company will switch the said funds by default to SUD Life GIFT US Treasuries Fund, which will be the default fund under the product and the fund will be invested till such time the policyholder exercises his option to choose any new fund to be invested.

B. TOP-UP FACILITY

- Top-up premium is allowed under this plan anytime during the policy term, provided all due premiums under the base plan have been paid.
- All Top-up premiums paid during the policy term shall have a life cover of 101% of the top-up premiums paid reduced by partial withdrawal, if any from top-up premium.
- Top-up premiums once paid can be partially withdrawn only after completion of two (2) years from the date of payment of each top-up except in case of complete surrender of policy.
- The policyholder can choose the fund allocation percentage for Top-up payment different from the base premium. If the fund allocation percentages are not specified at time of making the Top-up payment, the fund allocation percentage chosen for the base premium will be applied to the Top-up premium.
- Top-up cannot be surrendered separately. However, when the base policy is surrendered, Top-up, if any will also be surrendered by paying the surrender value under the Top-up.
- Minimum Top-Up premium amount is USD \$ 1,000.
- Maximum Top-Up Premium shall not exceed the Total base Premiums Paid under the Policy i.e. Premium paid till date excluding the Top-up Premium.

C. PARTIAL WITHDRAWAL BENEFIT

- Partial withdrawals are not allowed during the first two (2) policy years. It is allowed from the third policy year onwards.
- Partial withdrawals during the policy year will incur a charge of an amount equal to 0.5% of the value withdrawn, per withdrawal (in USD)
- The general partial withdrawal rules are as follows:
 - (i) Minimum Partial withdrawal amount allowed is USD \$ 1,000.
 - (ii) Maximum Partial withdrawal: Fund Value less 105% of single premium/Annualized premium i.e. at any point of time during the policy term, the minimum fund balance under the base plan after the partial withdrawal should be at least equal to 105% of single premium/Annualized premium under the base plan.

- The units shall be redeemed at the prevailing unit price/NAV.
- Partial Withdrawals are not allowed during the settlement period after death/maturity.
- On death of the Life Assured, the Sum Assured shall be reduced to the extent of the partial withdrawals made during the two (2) year period immediately preceding the date of death of the Life Assured.
- The Partial Withdrawal shall not be allowed which would result in foreclosure/termination of the policy.

Partial Withdrawal will be first deducted from the Funds built up from the Top-Up Premiums, if any, as long as such Fund supports the Partial Withdrawal and subsequently from the Fund built up from the base Premium.

D. PREMIUM FLEXIBILITY

- Policyholder can choose to decrease the premium amount any time during the policy term.
- Policyholder cannot choose to increase the premium amount.
- The reduced Premium cannot be lower than the minimum Premium, which shall not be less than \$ 2,400 p.a. The Sum Assured will be reduced accordingly to reflect the reduced Premium.

E. CHANGE IN PREMIUM PAYING TERM (PPT)

- Policyholder has an option to increase or decrease the PPT in multiple of one (1) year provided all the due premiums till the date of such request have been paid and and subject to PPT's allowed under the product.
- Policyholder can opt to reduce the PPT only after payment of all due premiums for the said year
- Decrease in PPT for regular Premium payment term , which shall result in decrease in policy term is not allowed. However, the policyholder can decrease the premium payment term by choosing any of the limited premium payment options available under the product.

F. CHANGE IN POLICY TERM

- Increase in Policy Term is allowed up to and including the Maturity Date in multiple of one (1) year subject to the maximum Policy Term allowed under the product.
- Decreasing the Policy Term is not allowed.

G. PREMIUM REDIRECTION

The Policyholder has the option of premium redirection at any point of time subject to the below conditions, provided the policy is in-force and the life assured is alive. A written notice must be given either at the time of payment of Premium or prior to remittance of relevant Premiums and the following conditions must be fulfilled:

- The Policyholder may alter the allocation Percentages under various fund for future premiums subject to the minimum allocation percentage per selected fund shall be 10%
- By default, new allocation percentage will be applicable to all future premiums.
- Redirection will not affect existing units.

H. SWITCHING

- The Policyholder may exercise the Switch option and transfer any amount of Fund Value out of the existing Fund to another Fund.
- A Switch request can be made either as an absolute amount or percentage of the Fund Value.
- Switching is allowed during the Policy Term and while the Settlement Option is in effect, if exercised.
- Switching is subject to the condition that the minimum allocation percentage per selected Fund is 10% or USD (\$) 2,000, whichever is lower.
- The Company will accept up to six (6) Switch requests per Policy Year free of charge. Any additional Switch requests will incur a fee of USD (\$) 9 per Switch. These Charges will be deducted by cancellation of appropriate Number of Units.
- Unused Switch requests cannot be carried forward to future Policy Year(s).

J. SETTLEMENT OPTION FOR DEATH/MATURITY BENEFIT

- **For availing this option in case of Death Benefit** – On intimation of death of the Life Assured, the Beneficiary can opt for various Settlement Options mentioned in the below table and choose to receive the Death Benefit in instalment for a period of five (5) years from the date of death on yearly basis.
 - **For availing this option in case of Maturity Benefit** – One (1) month prior to the Policy's Maturity Date, the Policyholder can opt for various Settlement Options mentioned in the below table and choose to receive the Maturity Benefit in instalments for a period of five (5) years from the Maturity Date on yearly basis:
 - For 2 years settlement option: Y1: 1/2 FV; Y2: 100% FV
 - For 3 years settlement option: Y1: 1/3 FV; Y2: 1/2 FV; Y3: 100% FV
 - For 4 years settlement option: Y1: 1/4 FV; Y2: 1/3 FV; Y3: 1/2 FV; Y4: 100% FV
 - For 5 years settlement option: Y1: 1/5 FV; Y2: 1/4 FV; Y3: 1/3 FV; Y4: 1/2 FV; and Y5: 100% FV
- <FV> means: balance Fund Value available at the time of payment (beginning of each payment year, where the first payment year shall commence from the date of first payment)

For Half yearly, Quarterly and monthly instalment, the payment will follow the pattern written below:

No. of years of settlement = n

Frequency = f, (where f=2 for half yearly, 4 for quarterly and 12 for monthly)

For total payments of (n*f) payments, starting from P1, P2, P3,.....Pnf will be paid in following pattern

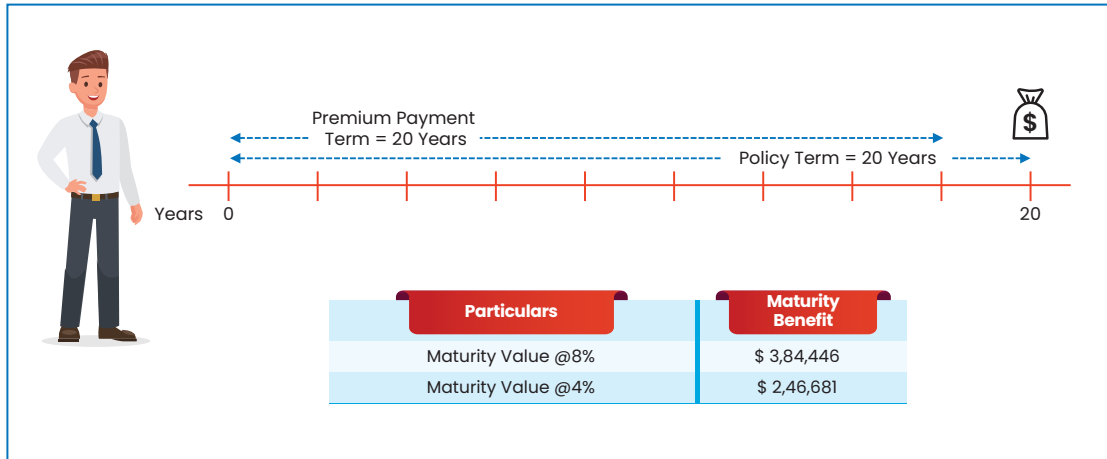
$P1=1/(nf) FV$, $P2=1/(nf-1) FV$, $P3 = 1/(nf - 2) FV$ $Pnf-1 = 1/(nf - (nf-2))$, $Pnf = 100\% FV$.

- Payments will be received by the Policyholder/Beneficiary in the form of yearly, half-yearly, quarterly or monthly instalments, as opted by the beneficiaries.
- During the settlement period, fund management charges and switching charges, if any, will be deducted. The investment risk/market risk during the Settlement Period shall be borne by the Beneficiary.
- Partial withdrawals shall not be allowed during the settlement period.

- Switches will be allowed during the settlement period.
- Complete withdrawal will be allowed at any time during the settlement period without deducting any charges.
- In case of settlement option after maturity – No life cover will be applicable during the settlement period.

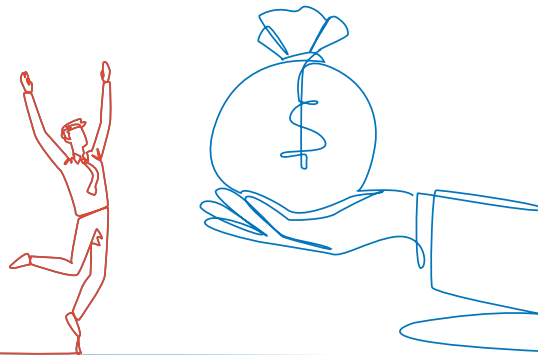
How does the plan work?

Mr. Anish aged 35 years has purchased this product. He has opted for a policy term and premium payment term of 20 years. He will pay annualized premium of \$ 10,000 each year and chosen to allocate 100% of his funds in SUD Life GIFT US Equity Fund. He has chosen sum assured multiple factor of 1.1x of annualised premium.



Amount is in USD (\$)

4% and 8% are assumed rates of return. The actual value of the fund will be determined basis the NAV applicable at the policy maturity date.



02

Know Your Plan Better

| Parameters | Minimum | Maximum |
|----------------------|---------------------------------------------------------------|---------------------------------------------------------|
| Entry Age* | 18 Years | 60 Years |
| Maturity Age* | 28 Years | 75 Years |
| Annualized Premium | Single Pay - \$ 5,000 Other Pay - \$ 2,400 | Board Approved Underwriting Policy |
| Sum Assured | Single Pay - \$ 5,500 Other Pay - \$ 2,640 | Board Approved Underwriting Policy |
| Sum Assured Multiple | 1.1x | Single Pay - 5x, Other Pay - 10x |
| Premium Payment Term | Single Pay Regular Pay - 10 Years Limited Pay - 2 Years | Regular Pay - 30 Years Limited Pay - PT less 1 Years |
| Policy Term | 10 Years | 30 Years |

*Age is age last birthday

Where, Annualized Premium refers to premium amount payable in a year excluding taxes, rider premium, underwriting extra premium on rider, if any.

03

Making The Most Of Your Plan

Are there any Riders available?

Currently no riders are available under this product.



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

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.

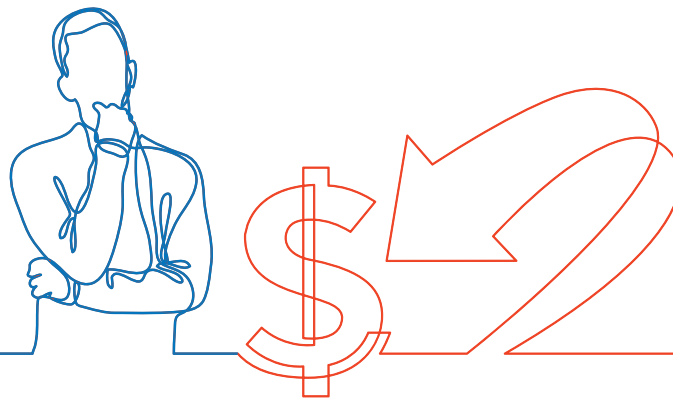
What if you realize this is not the right plan for you?

A period of 30 days is available to the Insured from the date of the receipt of the policy document to review the terms and conditions of the policy and where the insured disagrees to any of those terms or conditions, he/she has the option to return the policy.

In such an event, the Policy will terminate and following amount shall be refunded to You:

Fund Value plus mortality charges already deducted, minus (medical expenses, if any + proportionate risk premium for the period of cover and stamp duty, if any).

The Company will be entitled to repurchase the Units at the price of the Units on the date of free look cancellation.



(A) Charges:

Under this Policy, the Company will not levy policy administration Charge or premium allocation Charge. Only the following charges shall be levied during the Policy Term in accordance with the terms and conditions of this Policy.

- **Fund management charges (as a % of Fund Value):**

| FUND Name | Annual Rate of FMC |
|----------------------------------|--------------------|
| SUD Life GIFT US Equity Fund | 2% |
| SUD Life GIFT Global Equity Fund | 2% |
| SUD Life GIFT US Treasuries Fund | 2% |
| SUD Life GIFT EM Treasury Fund | 2% |
| SUD Life GIFT Commodities Fund | 2.5% |
| SUD Life GIFT India Focused Fund | 2% |

- **Surrender Charge:**

In case the Policyholder opts for complete withdrawal or Surrender of the Policy, then the Company will levy the following Surrender Charges on the Fund Value:

| Where the Policy is Surrendered during the Policy Year | % of Fund Value |
|--------------------------------------------------------|-----------------|
| 1 | 15% |
| 2 | 10% |
| 3 – 4 | 6% |
| 5 | 4% |
| 6 and onwards | 2% |

- **Switching Charges**

- ♦ The Company will impose a Switching Charge for switching of monies from one Fund to another available Fund under this Policy.
- ♦ Six (6) Switches per Policy Year are free of charge. Additional Switches will be charged at the rate of USD (\$) 9 per Switch.
- ♦ Unused Switches cannot be carried forward to future Policy Year(s).
- ♦ The Switching Charges will be recovered by cancellation of Units from the Fund(s) the amount has been switched to.

- **Partial Withdrawal Charges**

- ♦ Withdrawals are charged @ 0.5% of the total withdrawal value per partial withdrawal.
- ♦ The amount will be recovered from the withdrawal amount and not by cancellation of units.

- **Mortality Charges:**

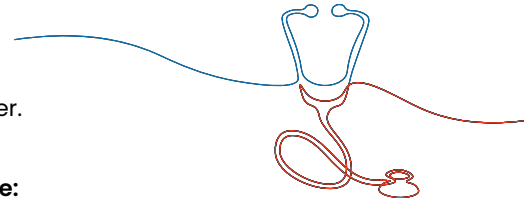
- ♦ Mortality charges are recovered on a monthly basis, on the first working day of each policy month by the way of cancellation of appropriate number of units.
- ♦ Mortality charges are worked out in accordance with the definition of sum at risk.
- ♦ The Sum at Risk (SAR) on a given date for calculation of mortality charges is calculated as follows:

$$\text{SAR} = \text{Maximum} \left\{ \text{Basic Sum Assured} - \text{The Fund Value as on that date} - \text{Aggregate of Partial Withdrawals made in the last 24 months}, 0 \right\}$$

- ♦ Monthly Mortality Charges = Sum at Risk * (Annual Mortality charge / 12000), where the Annual Mortality rate depends on Age last birthday of Life Assured as on date of calculation.
- ♦ In the event the Sum at Risk is negative or zero on the date of calculating mortality charges, no mortality charge will be deducted on that date.

- **Medical Examination Expenses:**

Cost of medical expenses, if any, will be borne by the Policyholder.



- **Charges levied by the Government/Statutory authority in future:**

- i. In future the Company may decide to pass on any additional Charges levied by the governmental or any statutory authority to the Policyholder. Whenever the Company decides to pass on the additional Charges to the Policyholder, the method of collection of the Charges shall be informed to them.
- ii. In the event that Units are held in more than one Fund, the cancellation of Units will be effected in the same proportion as the value of Units held in each Fund. In case the Fund Value in any Fund goes down to the extent that it is not sufficient to support the proportionate monthly Charges, then the same shall be deducted from the Fund Value of the other Funds.

- **Revision of Charges**

Switching Charge, Premium Re-direction Charge, Fund Management Charges and Partial Withdrawal Charges are subject to revision after giving three (3) months' notice to the Policyholder. The GST will be applied/revised as and when notified by the Government. If the Policyholder does not agree with the modified charges, You will be allowed to withdraw the Units in the plan at the then prevailing Unit value. The Policy proceeds will then be paid to the Policyholder as per the norms of Surrendered policies.

- **GST**

There is no GST applicable for this product. The same will be revised as and when notified by Government of India.

(B) Unit Encashment Conditions:

- **Computation of NAV:**

The NAV of the segregated fund shall be computed as given below:

$$\text{NAV} = \frac{\left(\text{Market value of investment held by the fund} + \text{Value of Current Assets} - \text{Value of Current Liabilities and Provisions, if any} \right)}{\text{Number of units existing on Valuation Date (before creation/ redemption of units)}}$$

- **Allocation of Units**

The company applies premiums to allocate units in the unit linked funds chosen by the policyholder. The allotment of units to the policyholders will be done only after the receipt of premium proceeds.

- **Redemption of Units:**

In respect of valid claim request (e.g. surrender, partial withdrawal, on maturity, death claims, etc.) along with sufficient documents, the units will be redeemed at the applicable NAV.

- **Cancellation of Units**

To meet fees and charges, and to pay benefits, the company will cancel the units to meet the amount of the payments which are due.

If units are held in more than one unit linked fund, then the company will cancel the units in each fund to meet the amount of the payment. The value of units cancelled in a particular fund will be in the same proportion as the value of units held in that fund is to the total value of units held across all funds.

The units will be cancelled at the prevailing unit price.

The Fund Management charge will be priced in the unit price of each Fund.

(C) Exclusions:

Suicide Claim Provisions:

In case of death due to suicide within 12 months from the date of commencement of the policy the nominee or the beneficiary of the policyholder shall be entitled to the fund value, as available on the date of intimation of death.

Further any charges other than Fund Management Charges (FMC) recovered subsequent to the date of death shall be added back to the fund value as available on the date of intimation of death.

(E) Termination of Policy:

The policy shall terminate automatically on occurrence of the earlier of any one of the following events:

- On death of the Life Assured; or
- On Surrender of the Policy; or
- On maturity of the Policy; or
- On acceptance of free look cancellation request; or
- On foreclosure of the Policy (i.e. upon payment of balance Unit Fund account value); or
- In case Settlement Option is opted, the date on which the last payment under the Settlement Option is made or on expiry of Settlement Period, whichever is earlier.

Foreclosure

If the balance in the Unit Fund is not sufficient to recover the relevant charges, the policy shall be compulsorily terminated and the balance amount in the Unit Fund, if any, shall be refunded to the Policyholder.

(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.

(I) 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.

(J) 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.

On receipt of a complaint, the Complaint Redressal Officer ("**CRO**") shall assess the complaint on its merits and decide for acceptance or rejection. If the complaint is accepted, an acknowledgement in writing, shall be communicated within three (3) Working Days of receipt of the complaint and in case of non-acceptance, the complainant to be informed within five (5) Working Days along with reasons.

The Company may ask for additional information from the complainant while processing the complaint which shall be disposed of preferably within 15 days but not later than 30 days of acceptance of complaint.

If a complainant is not satisfied with the resolution provided or the complaint is rejected than an appeal can be filed before the Complaint Redressal Appellate Officer ("**CRAO**") within twenty-one (21) days from the receipt of the decision from the CRO. CROA shall dispose of the appeal within thirty (30) days.

Where a complainant is not satisfied with the decision of the Company, he may file a complaint before the IFSC Authority through email to grievance-redressal@ifsc.gov.in within twenty-one(21) days from the receipt of the decision from the Company.

(K) 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 product.



SUD Life International Wealth Creator (UIN – IIO-SUDUL1001V02)
SUD Life GIFT US Equity Fund (SFIN: ULGC 01 06/03/25 SUD-LI-UEF 142)
SUD Life GIFT Global Equity Fund (SFIN: ULGC 02 06/03/25 SUD-LI-GEF 142)
SUD Life GIFT US Treasuries Fund (SFIN: ULGC 03 06/03/25 SUD-LI-UST 142)
SUD Life GIFT EM Treasury Fund (SFIN: ULGC 04 06/03/25 SUD-LI-EMT 142)
SUD Life GIFT Commodities Fund (SFIN: ULGC 05 06/03/25 SUD-LI-GCF 142)
SUD Life GIFT India Focused Fund (SFIN – ULGC 07 dd/mm/25 SUD-LI-GIF 142)



Star Union Dai-ichi
Life Insurance

A joint venture of



Protecting Families, Enriching Lives!

Star Union Dai-ichi Life Insurance Company Limited is the name of the Insurance Company and “SUD Life International Wealth Creator ” 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.

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Star Union Dai-ichi Life Insurance Company Limited | IFSC Regn: IFSC/IIO/011/2023-24 | CIN: U66010MH2007PLC174472

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