



Guaranteed benefits for every milestone

SUD Life Guarantee Royale is a Non-Linked, Non-Participating individual savings plan that safeguard your family and offers a lump-sum payout at maturity for achieving your financial milestone.

To know more
scan QR code



Guaranteed lumpsum benefit at the end of the policy term



Higher maturity benefit with higher premium[^]



Special benefits for women^{*}



Maturity loyalty additions at the end of the policy term



Available through online channel with **additional benefits**^{^^}



Avail **tax benefit**[#]

[^]sum assured on maturity will increase as per increase in premium size | ^{*}5% discount on first year annualized premium | ^{^^}You may refer to the Company's website for generating benefit illustration and knowing benefits under the Online Channel | [#]as per prevailing norms under the Income Tax Act, 1961 as amended from time to time.

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**Forbes
2024**
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SUD Life Guarantee Royale is Non-Linked, Non-Participating Individual Savings Life Insurance plan designed to protect your family and provide a lump-sum maturity benefit to help you achieve your financial goals.

When is this plan right for you?

This plan is right for you if:

- You want to ensure financial security of your family even if you are not around.
- You want to receive guaranteed lump-sum amount at maturity irrespective of market interest rate movement
- Flexibility to choose Premium Payment Term & Policy Term

Know Your Plan Better		
Parameters	Minimum	Maximum
Entry Age (Age last birthday)	0 Years 91 days	60 Years
Maturity Age (Age last birthday)	20 Years	85 Years
Annualized Premium	36,000	Board Approved Underwriting Policy (BAUP)
Sum Assured on Death	3,78,000	Board Approved Underwriting Policy (BAUP)
Premium Payment Term (PPT)	7 10 Years	
Policy Term (PT)	20 25 30 Years	

What are the Benefits available under this product?

1. Maturity Benefit:

On survival of the Life Assured to the end of the policy term, provided the policy is in-force, Guaranteed Maturity Benefit (GMB) will be paid and the contract ceases immediately. GMB is equal to

Guaranteed Maturity Benefit

=

Sum Assured on Maturity

+

Accrued Guaranteed Additions (GA)

+

Maturity Loyalty Addition

Sum Assured on maturity is based on age, Premium Payment Term, Policy Term & Annualized Premium as chosen by the policyholder at inception of the policy where the Sum Assured on Maturity (SAM) is calculated as SAM Factor multiplied by one Annualized Premium.

1i. Death Benefit:

In case of the death of the Life assured during the policy term provided the policy is in inforce, the death benefit will be paid out as lump-sum, and the policy will terminate.

When the risk has commenced:

Death Benefit is highest of:

a.

Sum Assured on Death

+

Accrued Guaranteed Additions (GA)

+

GA for the year of death

Or

b.

Death Benefit Factor

×

Guaranteed Maturity Benefit

Or

c.

105% of Total Premium Paid

When the risk has not commenced:

105% of total premiums paid. The death benefit will be reduced by the premium falling due and unpaid during the policy year in which death occurs.

Other Plan Benefits:

1) Guaranteed Additions (GA):

This will accrue at the end of every policy year from the end of first policy year till the end of the policy term provided the policy is in force.

GAs will be attached to policy provided risk has commenced on the policy. All the Guaranteed Additions accrued from policy commencement date till the risk commencement date will get attached to the policy on Risk Commencement Date. Guaranteed Additions will be calculated as % of one Annualized Premium (AP) as mentioned in table below:

% of One Annualized Premium	
During PPT	After PPT
10%	50%

Guaranteed Addition will accrue for policies in reduced-up status in proportion of the number of premiums paid to total number of premium payable from date of reduced paid-up to date of death/maturity.

On the date of revival of the policy, all the guaranteed additions will be restored as per in force policy.

2) Maturity Loyalty Additions (MLA):

This will be attached to the policy at maturity provided the policy is in force as on the date of maturity. Maturity Loyalty Addition will be attached in proportion of the number of premiums paid to total number of premium payable for the policies in Reduced Paid-up status.

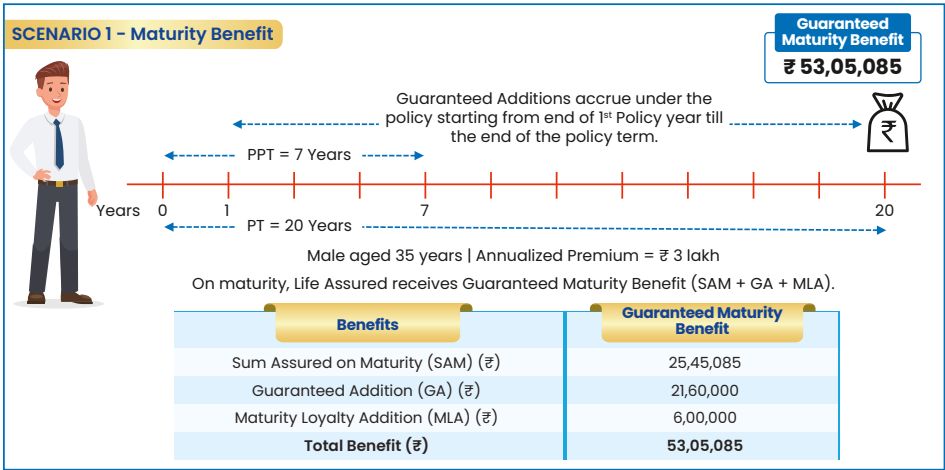
3) High Premium Benefit

Sum Assured on Maturity will increase as per increase in premium size mentioned below:

Premium Band	% Increase
< 1,00,000	0.00%
>= 1,00,000	1.50%
>= 1,50,000	2.00%
>= 2,00,000	2.50%
>= 5,00,000	5.00%

Mr. Prakash has opted SUD Life Guarantee Royale. The details are as below:

Life Assured Age	- 35 Years	Guaranteed Maturity Benefit	- ₹ 53,05,085
Policy Term	- 20 Years	Premium Mode (Annual)	- ₹ 3,00,000
Premium Paying Term	- 7 Pay		(exclusive of applicable taxes)



On unfortunate death of the Life assured during 6th policy year, nominee or beneficiary will get Total Death Benefit of **₹ 33,30,000** (Sum Assured on Death ₹ 31,50,000 + Guaranteed Addition ₹ 1,80,000)

SUD Life Guarantee Royale | UIN: 142N122V01 | A Non-Linked Non-Participating Individual 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: customercare@sudlife.in | Visit: 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.

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