

**UPGRADED  
PROTECTION  
FOR AN  
UPGRADED  
LIFESTYLE.**  
SPECIALLY FOR  
**YOU!**

To know more  
scan QR code



**SUD Life Protect Shield Plus**, A Non-Linked Non-Participating Pure Risk Premium Individual Life Insurance Plan to strengthen your financial immunity and provide security to your family.



Flexibility to choose **SUM ASSURED,**  
**PREMIUM PAYING TERM & POLICY TERM**



**LIFE COVER PROTECTION**  
upto 80 years of age<sup>1</sup>



A simple term Life Insurance  
plan at **NOMINAL COST**



Avail  
**TAX BENEFIT<sup>2</sup>**



Receive **DEATH  
BENEFIT** as lumpsum

**SUD Life Protect Shield Plus** is a Non-Linked Non-Participating Pure Risk Premium Individual Life Insurance Plan which is exclusively available only for Individuals who are non-smokers. This plan provides life cover to an individual and lump sum payment in case of unfortunate death. The policy duration and premium payment options in this product are flexible. The Policyholder will have to choose the Sum Assured at the inception of the policy and the Premium will be is calculated based on Age, Sum Assured, Premium Payment term (PPT) and Policy Term (PT).



## Know Your Plan Better

This plan is right for you if:

- You are looking for a simple term life insurance plan at nominal cost
- You want to provide financial protection to your family
- You want your family to maintain the same standard of living even in your absence
- You are looking for strengthening your financial immunity & securing your family

### Eligibility & Plan Summary

Parameters	Minimum	Maximum
Age at Entry	18 Years	60 Years
Age at Maturity	23 Years	80 Years
Annualised Premium	For Single Pay: ₹ 32,251 For Limited & Regular Pay: ₹ 7,700	For Single Pay: ₹ 21,96,398 For Limited & Regular Pay: ₹ 5,01,926
Sum Assured*	₹ 1,00,00,000	₹ 2,00,00,000
Premium Payment Term (PPT)	Single Pay   Regular Pay   5   7   10   12   15 years	
Policy Term	<b>PPT</b>	<b>PT</b>
	Single Pay	5 – 40 Years
	Regular Pay	5 – 40 Years
	5 Years	10 – 40 Years
	7 Years	10 – 40 Years
	10 Years	15 – 40 Years
	12 Years	15 – 40 Years
	15 Years	20 – 40 Years
Smoker/ Non-Smoker	Available only for Non-Smokers**	

(Age is age last birthday)

\*Sum Assured should be in multiple of ₹ 25 lakhs

\*\* Non-smoker means non-consumption of tobacco in any form.



## What are the Benefit available under this product?

### **Maturity Benefit:**

On survival of the Life Assured till the end of the Policy Term, no maturity benefit will be paid and the contract ceases.

### **Death Benefit:**

In the event of Death of the Life Assured during the policy term provided the policy is in-force, the Benefit as defined below will be paid.

### **Single Pay:**

Higher of

1. 1.25 times of Single Premium  
OR
2. Absolute amount assured to be paid on death (i.e. Sum Assured) as selected by the policyholder at inception of the policy

### **Other than Single Pay:**

Higher of

1. 10 times of the Annualized Premium,  
OR
2. 105% of total premiums paid as on date of death of the Life Assured,  
OR
3. Absolute amount assured to be paid on death (i.e. Sum Assured) as selected by the policyholder at inception of the policy

Where, "Annualised Premium" shall be the premium amount payable in a year chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.

"Total premiums" paid mean total of all the premiums received by the Company, excluding any extra premium, any rider premium and taxes.

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

Policy terminates on payment of Death Benefit.

## Policy Cancellation Value:

On policyholder applying for the policy cancellation before the stipulated date of maturity. The Policy Cancellation Value, as defined below will become payable and the contract ceases immediately.

Premium Payment Term	Acquisition of Policy Cancellation Value	When is the Policy Cancellation Value Payable
Single Pay	Policy Cancellation Value acquires immediately after receipt of Single Premium.	If the policyholder applies for policy cancellation anytime during the policy term, the policy cancellation value, as stated below will become payable and the contract ceases immediately.
Regular Pay	No Policy Cancellation Value shall be payable in respect of regular premium policies.	Policy will not acquire policy cancellation value anytime during the policy term.
Limited Pay	Policy Cancellation Value acquires if at least first two consecutive full years' premiums are paid.	<p>In case the Policyholder applies for policy cancellation, after first two consecutive full years' premiums are paid policy Cancellation value, as stated below will become payable and the contract ceases immediately.</p> <p>In case the policyholder discontinues payment of premium after first two consecutive full years' premiums are paid policy will terminate on expiry of revival period or death of the Life Assured whichever is earlier and the policy cancellation value as stated below will become payable.</p>

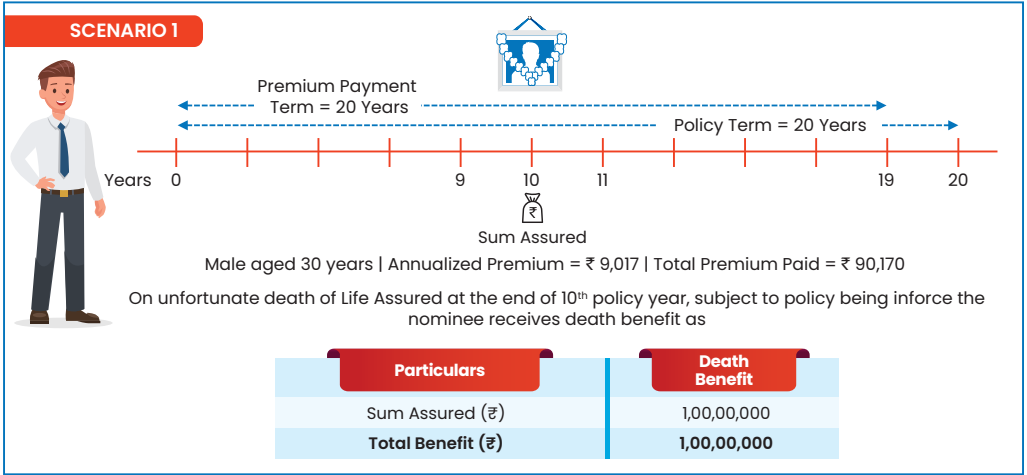
$$\text{Policy Cancellation Value} = \text{Unexpired Risk Premium Factors} \times \left[ \text{Total Premium Paid Less} \left\{ \frac{\text{Total Premium Payable} \times \left( \frac{\text{Number of Completed Months of Policy}^{\wedge} + 1}{\text{Total Policy Term in Months}} \right)}{\right. \right\} \right]$$

<sup>^</sup>Number of completed months of policy will be calculated upto the date till the policy was inforce

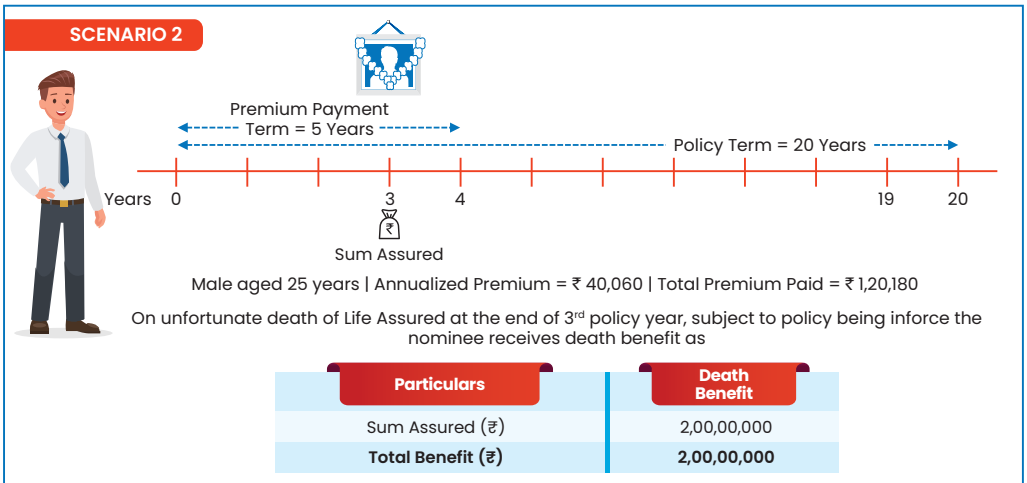


## Benefits explained with example

Rohit, healthy male, aged 30 years, has chosen Sum Assured of ₹ 1,00,00,000 with an annual premium of ₹ 9,017 (exclusive of applicable taxes) for Premium Paying Term of 20 years and Policy Term of 20 years.



Rohit, healthy male, aged 25 years, has chosen Sum Assured of ₹ 2,00,00,000 with an annual premium of ₹ 40,060 (exclusive of applicable taxes) for Premium Paying Term of 5 years and Policy Term of 20 years.





# 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)

**SUD Life Protect Shield Plus | UIN: 142N088V02 | A Non-Linked Non-Participating Pure Risk Premium Individual Life Insurance 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) | 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. SUD Life Protect Shield Plus is a pure term plan and does not offer any maturity benefits.

**BEWARE OF SPURIOUS/FRAUD PHONE CALLS:** IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.