



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

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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 age¹



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



Avail
TAX BENEFIT²



Receive **DEATH
BENEFIT** as lumpsum

¹ 80 years is the maximum maturity age. | ² Tax benefits as per prevailing norms under the income tax act, 1961 as amended from time to time.

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: ₹ 32,247 For Limited & Regular Pay: ₹ 8,625	For Single Pay: ₹ 21,96,398 For Limited & Regular Pay: ₹ 5,12,038
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	PPT	PT
	Single Pay	5 – 40 Years
	Regular Pay	10 – 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, Annualized Premium refers to premium payable in a year excluding taxes, any underwriting extra premium, rider premium and loading for modal premiums.

Total premium paid means total of all the premiums paid under the base product, excluding any extra premium and taxes, if collected explicitly.

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>

Policy Cancellation Value

=

Unexpired Risk Premium Factors

x

Total Premium Paid Less

{

Total Premium Payable

x

Number of Completed Months of Policy^{*}

+ 1

Total Policy Term in Months

}

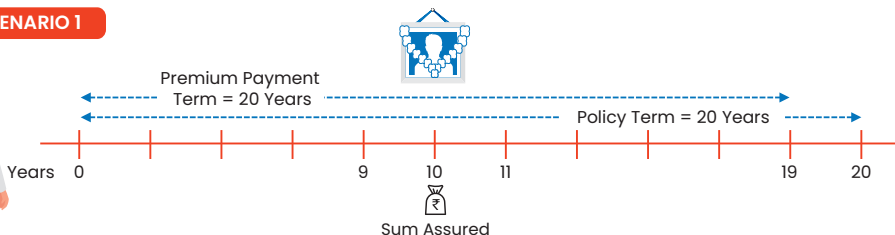
^{*}Number of completed months of policy will be calculated upto the date till the policy was inforce



Benefits explained with example

Rohit, healthy male, aged 30 years, has chosen Sum Assured of ₹ 1,00,00,000 with an annualized premium of ₹ 9,937 (exclusive of applicable taxes) for Premium Paying Term of 20 years and Policy Term of 20 years.

SCENARIO 1



Male aged 30 years | Annualized Premium = ₹ 9,937 | Total Premium Paid = ₹9,937*10 = ₹ 99,370
(if death of policyholder happens at the end of 10th PY.)

On unfortunate death of Life Assured at the end of 10th policy year, subject to policy being in force the nominee receives death benefit as

Particulars	Death Benefit
Sum Assured (₹)	1,00,00,000
Total Benefit (₹)	1,00,00,000

Rohit, healthy male, aged 25 years, has chosen Sum Assured of ₹ 2,00,00,000 with an annual premium of ₹ 40,810 (exclusive of applicable taxes) for Premium Paying Term of 5 years and Policy Term of 20 years.

SCENARIO 2



Male aged 25 years | Annualized Premium = ₹ 40,810 | Total Premium Paid = ₹ 1,22,430

On unfortunate death of Life Assured at the end of 3rd policy year, subject to policy being in force the nominee receives death benefit as

Particulars	Death Benefit
Sum Assured (₹)	2,00,00,000
Total Benefit (₹)	2,00,00,000



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

SUD Life Protect Shield Plus | UIN: 142N088V03 | 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: 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. 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.

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