

A **shield** for your family during **uncertain times**.

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Introducing, **SUD Life Protect Shield**, a comprehensive term insurance plan with options of **Return of Premium*** and **Critical Illness Benefit#** which offers complete financial security for your family in case of uncertainties.

4 distinct advantages:



Life Cover:

Complete protection for life, up to **80 years** of age



Return of Premium*:

Get **all paid premiums** back as soon as policy term gets over **i.e. at maturity**



Critical Illness (CI)#:

Get protection against **40 critical illness**



Death Benefit:

As per **payout option** chosen

SUD Life Protect Shield is a Non-Linked Non-Participating Individual Term Life Insurance Plan that offers protection for your family in case of unfortunate death or critical illness as per benefit option chosen. This plan gives you peace of mind by providing financial security to your family when you are not present plus it also offers you an option for return of premium wherein total premiums paid during the policy term are paid back to you upon survival at maturity.

Know your plan

This insurance plan is right for you if:

- You want to ensure financial security to your family even if you are not around
- You want a plan that provides option for regular monthly income for your family in your absence
- You are looking for a long-term insurance protection
- You are looking for a plan that provides an option of getting back all the premiums paid, at maturity
- You are looking for a term plan that provides an option of Critical Illness cover

Are there any age restrictions while applying for the plan?

The Life Assured should be at least 18 years of age* and not more than 55 years of age* while applying for this plan. The maximum age* at Maturity is 80 years (70 years in case of Benefit Option 2 - Life cover with Return of Premium).

(*age last birthday)

How long will the plan be active & for how long do I need to pay my Premiums?

This plan offers you the flexibility to choose from various policy terms and premium paying terms.

Premium Payment Term	Policy Term (years)
15 Pay	20 to 40
5 Pay, 7 Pay, 10 Pay, 12 Pay and Regular Pay	15 to 40

Are there any restrictions on the Sum Assured?

Yes, please see the below table for the sum assured restrictions.

Options	Minimum Sum Assured	Maximum Sum Assured
Benefit Option 1 - Life Cover	50 Lakhs	50 Lakhs
Benefit Option 2 - Life Cover with Return of Premium		1.5 Crore
Benefit Option 3 - Life Cover with Critical Illness		5 Crore

Sum Assured should be multiple of ₹ 25 Lakhs.

Critical Illness (CI) Sum Assured will be 10% of Basic Sum Assured (i.e. ₹ 5 Lakhs).

What are the Premium Payment modes available?

The Premium Payment modes available under this plan are Yearly, Half-Yearly, Quarterly*, and Monthly*.

* Monthly and quarterly modes are only through ECS/SI

What are the Benefit Options offered under the Plan?

You can choose from any of the three Benefit Options offered at inception of the policy

Benefit Option 1 – Life Cover:

On death of the Life Assured during the Policy Term, Death benefit as per the death benefit pay-out option chosen by the Life Assured will be paid to the nominee. On survival of the Life Assured till the end of the policy term, no benefit is payable.

Benefit Option 2 – Life Cover with Return of Premium:

On survival of the Life Assured till the end of the Policy Term, total premiums# paid will be returned to the Life Assured. In case of death of the Life Assured during the Policy Term, the death benefit as per the death benefit pay-out option chosen by the Life Assured will be paid to the nominee.

Benefit Option 3 – Life Cover with Critical Illness:

Under this option, Life cover along with 40 critical illness (CI) are available to the Life Assured.

- a) On diagnosed with any of the 40 CI during the policy term – The company will pay an amount equal to 100% of the Critical Illness Sum Assured in lumpsum subject to survival and waiting periods.

Additionally, the policy will continue for life cover till the end of the policy term as fully paid-up and in-force policy and no future premiums are required to be paid provided all due premiums before the incident occurred have been paid by the Life Assured.

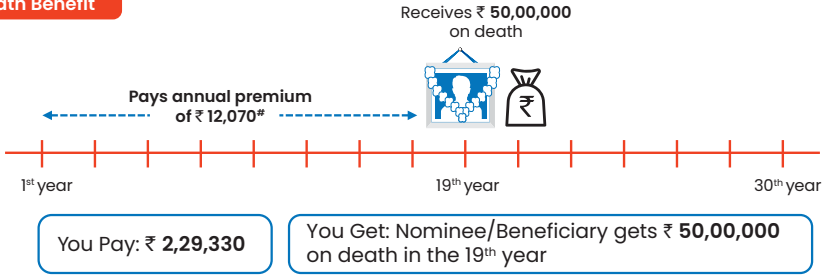
- b) On death of the Life Assured during the policy term – Death benefit as per the death benefit pay-out option chosen by the Life Assured will be paid to the nominee.

"Total Premiums Paid" means total of all the premiums received, excluding any extra premium, any rider premium and taxes.

Benefits explained with example

Rohit, aged 35, has opted for SUD Life Protect Shield plan. He chooses Sum Assured of ₹ 50 lacs and a policy term of 30 years with premium payment term as Regular pay. He opts for Life Cover with Lumpsum payout option to receive the Death Benefit.

SCENARIO 1: Death Benefit



* Premium shown is for Non-smoker and for healthy individual. Premium is exclusive of Tax.



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 | UIN: 142N085V02 | A Non-Linked Non-Participating Individual Term 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

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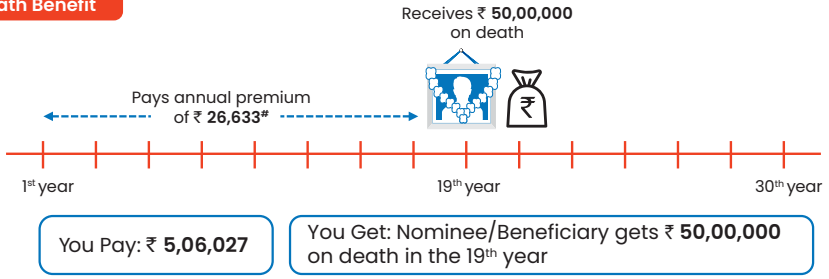
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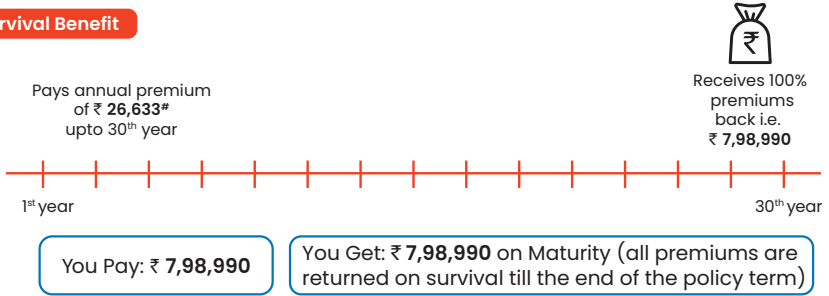
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SCENARIO 1: Death Benefit



SCENARIO 2: Survival Benefit



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For more details, contact the Branch Manager

OR

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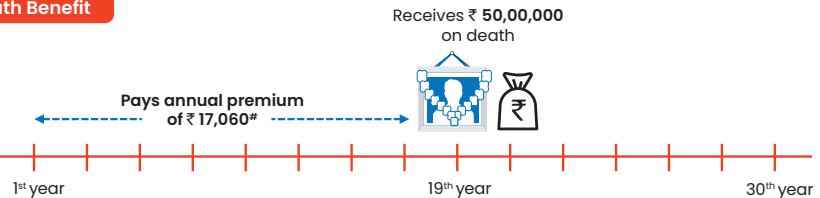
SCENARIO 1: Critical Illness Benefit



You Pay: ₹ 51,180

You Get: ₹ 5,00,000 on diagnosis of Critical Illness (all future premiums to be payable under the policy will be waived off & the policy will continue for Life Cover till the end of policy term)

SCENARIO 2: Death Benefit



You Pay: ₹ 3,24,140

You Get: Nominee/Beneficiary gets ₹ 50,00,000 on death in the 19th year

* Premium shown is for Non-smoker and for healthy individual. Premium is exclusive of Tax.

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