

Smart Desh ka, Smart Term Plan



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This is a Non-Linked Non-Participating Pure Risk Premium Individual Life Insurance Plan.

KEY FEATURES



Life Stage Upgrade*: Increase Sum Assured



Special Exit Value*



Special Discounts*



Flexibility to choose Premium Payment Term



Death Benefit Payout option: Lumpsum, Monthly Income, Lumpsum plus Monthly Income



Avail Tax Benefits*

* T&C apply. Refer to brochure for more details.

As per prevailing norms under the Income Tax Act, 1961 as amended from time to time.

SUD Life Smart Term Plan is a Non-Linked Non-Participating Pure Risk Premium Individual Life Insurance Plan smartly designed to provide multiple flexibilities tailored to your lifestyle and budget for securing your family's future easily. SUD Life Smart Term Plan is available to all individuals looking for a financial protection at an attractive premium.

Know Your Plan Better

| Parameters | Minimum | Maximum |
|----------------------------|---------------------------------|---------------|
| Entry Age | 18 Years | 65 Years |
| Maturity Age | 28 Years | 85 Years |
| Base Sum Assured (SA) | ₹ 25,00,000 | As per BAUP* |
| Premium Payment Term (PPT) | Regular Pay 7 10 15 years | |
| Policy Term (PT) | PPT | PT |
| | Regular Pay | 10 – 50 Years |
| | 7 Years | 10 – 50 Years |
| | 10 Years | 15 – 50 Years |
| | 15 Years | 20 – 50 Years |

(Age is age last birthday)

*BAUP is Board Approved Underwriting Policy

What are the Benefit available under this product?

Death Benefit:

On Death of Life Assured during the policy term, Death Benefit is payable provided the policy is inforce. The Death Benefit will be highest of:

- 10 times of Annualized Premium* OR
- 105% of Total Premium Paid** as on the date of Death OR
- Absolute amount assured to be paid on Death (i.e. Base Sum Assured as selected by policyholder at inception of policy plus incremental Sum Assured approved under the Life Stage upgrade, if any)

Where, *"Annualized premium" means the premium amount payable in a year excluding taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any including additional premium payable in the event Life Stage Upgrade option is exercised and approved.

**"Total premiums 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.

Maturity Benefit:

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

Surrender Benefit:

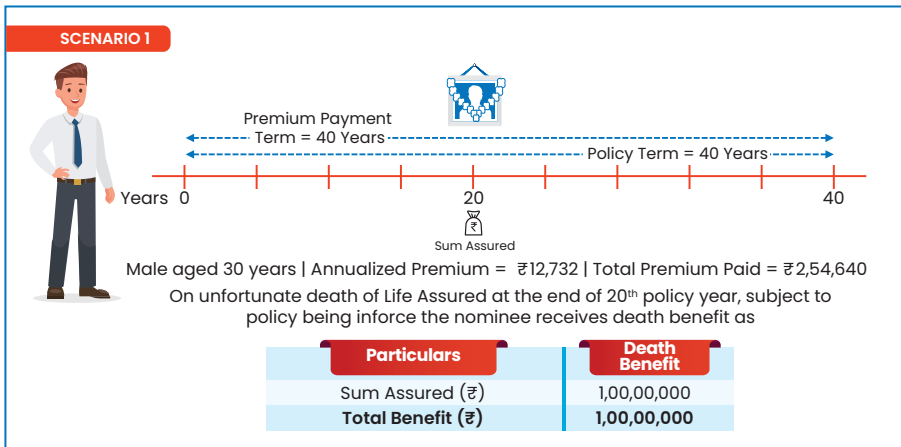
No Surrender Benefit available.

Let us understand the benefits with an example:

Example 1: Regular Pay

Mr. Rohit, self employed and a non smoker and has opted for SUD Life Smart Term Plan. The details are as below:

| | | |
|---------------------|---|--|
| Life Assured Age | - | 30 years |
| Premium Frequency | - | Yearly |
| Policy Term | - | 40 years |
| Premium Paying Term | - | 40 years |
| Sum Assured (SA) | - | ₹ 1,00,00,000 |
| Annualised Premium | - | ₹ 12,732 (exclusive of applicable taxes) |

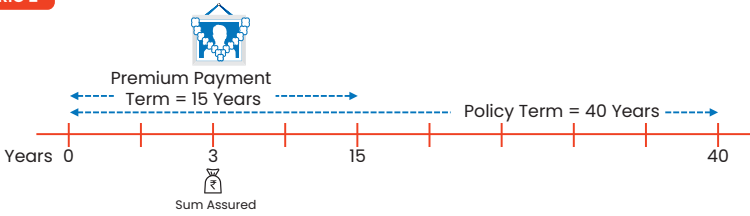


In the above scenario, no discount has been applied or life stage upgrade has not been exercised by the Policyholder.

Example 2: 15 years Premium Payment Term

Mr. Vivek, a business man and a smoker and has opted for SUD Life Smart Term Plan. The details are as below

| | | |
|---------------------|---|--|
| Life Assured Age | - | 35 years |
| Premium Frequency | - | Yearly |
| Policy Term | - | 40 years |
| Premium Paying Term | - | 15 years |
| Sum Assured (SA) | - | ₹ 1,50,00,000 |
| Annualised Premium | - | ₹ 86,732 (exclusive of applicable taxes) |

SCENARIO 2

Male aged 35 years | Annualized Premium = ₹86,732 | Total Premium Paid = ₹2,60,196

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 (₹) | 1,50,00,000 |
| Total Benefit (₹) | 1,50,00,000 |

In the above scenario, no discount has been applied or life stage upgrade has not been exercised by the Policyholder.



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 Smart Term Plan | UIN: 142N096V01 | 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 read sales brochure carefully before concluding a sale. Trade-Logo displayed belongs to M/s Bank of India, M/s Union Bank of India and M/s Dai-ichi Life International Holding LLC and are being used by Star Union Dai-ichi Life Insurance Co. Ltd. under license. This plan is a pure term plan and does not offer any maturity benefits.

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