

Term Plan Ki Suraksha ULIP Returns Ke Saath!

SUD Life STAR TULIP is a Unit Linked Individual Life Insurance plan specially design for you to choose higher protection along with an opportunity to grow your wealth by investing in the market-linked returns to meet long-term goals.

Additional reasons to buy this plan:

Enhance protection through rider options

Return of mortality charges at maturity by adding to the fund value

Liquidity through partial withdrawal after completion of **5th policy year onwards**

Flexible premium payment term of Limited and Regular Pay

Available through **online channel** with additional benefits⁴

Avail **tax** benefits⁵



High protection coverage of **upto 30X¹**



Twelve free switches per policy year



Get rewarded with **wealth** booster by staying invested for **longer time²**



Choice of **2 investment strategies & 11 funds³**



¹ Sum assured multiple of 30X is applicable only for the age group of 18 – 40 Years. ² Wealth Booster at the end of every 5 years starting from the end of 20th policy year. ³ Option to choose the fund is available only under self managed investment strategy. ⁴ You may refer to the Company's website for generating benefit illustration and knowing benefits under the Online Channel. ⁵ Tax Benefits: as per prevailing norms under the Income Tax Act, 1961 as amended from time to time.

IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

The Unit Linked Insurance Products do not offer any liquidity during the first five years of the contract. The Policyholder will not be able to withdraw the monies invested in unit linked insurance products completely or partially till the end of the fifth year.

Prioritize security and financial stability as the foundation of your peace of mind. Ensure your family is free from worries and embrace the opportunity to elevate and thrive in this unpredictable world by growing your wealth and increasing your fortune.

Presenting **SUD Life STAR TULIP** a protection-oriented unit linked life insurance plan, designed to secure your family with sufficient life coverage while providing market-linked returns on your allocated premiums to achieve your long-term goals. This Plan combines the simplicity of a term cover with the earning potential of a ULIP.



IDEAL STEPS TO FOLLOW

1. Read the brochure carefully
2. Understand the benefits and remember the important points before buying the insurance plan
3. Meet our representatives or call 1800 266 8833 to clarify any pending doubts



YOU WILL COME ACROSS THE FOLLOWING SECTIONS IN THE BROCHURE

1. Is this the right plan for you?
2. Know your plan better
3. Making the most of your plan
4. Terms & Conditions

Presenting **SUD Life STAR TULIP** a protection-oriented unit linked life insurance plan, designed to secure your family with sufficient life coverage while providing market-linked returns on your allocated premiums to achieve your long-term goals. This Plan combines the simplicity of a term cover with the earning potential of a ULIP.

Key Features



Unit Linked Insurance Plan with high protection coverage of up to **30X** of **Annualized Premium**[#]



Twelve free switches per policy year



Enhance protection through rider options



Liquidity through **partial withdrawal** after completion of 5th policy year onwards



Available through **Online Channel** with additional benefits[^]



Wealth Booster at the end of every 5 years starting from the end of 20th policy year



Return of mortality charges at maturity by adding to the fund value



Choose from two investment strategies: Self-managed and Age-based investment strategies



Flexible Premium Payment Term of Limited and Regular Pay



Tax Benefits: as per prevailing norms under the Income Tax Act, 1961 as amended from time to time

[#] Sum assured multiple of 30X is applicable only for the age group of 18 – 40 Years

[^] You may refer to the Company's website for generating benefit illustration and knowing benefits under the Online Channel

You will come across the following sections in the Sales Literature:

1. Is this the right plan for you?
2. Know your plan better
3. Making the most of your plan
4. Terms & Conditions

01

Is This The Right Plan For You?

What is SUD Life STAR TULIP?

SUD Life STAR TULIP is Unit Linked Individual Life Insurance plan that provides the option to choose higher protection and an opportunity to invest in the market-linked returns to meet your future financial needs and goals. This plan is not only offers wealth creations but also the peace of mind and prosperity you deserve.

When is this plan right for you?

This plan is right for you if:

- You want to ensure Life Protection along with wealth creation.
- You want a flexible premium payment term for limited duration or throughout the policy term.
- You want to grow your savings corpus through market linked returns
- Flexibility of Partial withdrawals after the completion of 5th policy year onwards.

02

Know Your Plan Better

Parameters	Minimum	Maximum										
Entry Age (Age last birthday)	18 Years	55 Years										
Maturity Age	43 Years	7 Pay: 75 Years For Other PPT: 85 Years										
Annualized Premium	₹ 36,000	As Per Board Approved Underwriting Policy										
Policy Term (Years)	25 – 40 Years											
Premium Payment Term (Years)	Limited Pay: 7, 10 & 15 Regular Pay											
Minimum Sum Assured	₹ 3,60,000											
Maximum Sum Assured	Depending on the age at entry, the customer can choose any of following factor as Sum Assured Multiple factor from the below mentioned table: <table> <tr> <th>Age at Entry</th><th>Minimum Factor</th><th>Maximum Factor</th></tr> <tr> <td>18 – 40</td><td rowspan="3">10</td><td>30</td></tr> <tr> <td>41 – 49</td><td>20</td></tr> <tr> <td>50 – 55</td><td>15</td></tr> </table>		Age at Entry	Minimum Factor	Maximum Factor	18 – 40	10	30	41 – 49	20	50 – 55	15
Age at Entry	Minimum Factor	Maximum Factor										
18 – 40	10	30										
41 – 49		20										
50 – 55		15										

Parameters	Minimum	Maximum
Premium Payment Mode	Yearly, Half-Yearly, Quarterly, Monthly	
Minimum Premium	Premium Payment Mode	Minimum Premium
	Yearly	₹ 36,000
	Half Yearly	₹ 18,000
	Quarterly	₹ 9,000
	Monthly	₹ 3,000

“Annualized Premium” refers to premium amount payable in a year excluding taxes, rider premium and underwriting extra premium on riders, if any.

In this product, the Policyholder will choose the Premium Amount, Death cover multiplier i.e. the Sum Assured multiple, Premium Paying Term and Policy Term.

What are the Benefits offered under the product?

I. Death Benefit:

In the event of death of the Life Assured while the policy is in force , your family would receive:

Highest of:

- ^Sum Assured less relevant partial withdrawals# or
- Fund value as on the date of intimation of death of the Life Assured after addition of charges* (if any) other than fund management charges recovered after the date of death, or
- 105% of total premiums paid

^ Sum Assured is the Death Benefit chosen by policyholder at the inception of the policy as per age multiplying factors.

On death of the Life Assured, the sum assured shall be reduced to the extent of the partial withdrawals made during the two-year period immediately preceding the death of the life assured.

* Charges (if any) other than fund management charges recovered subsequent to the date of death will be added back to the Fund Value.

"Total premiums paid" means total of all the premiums received under the base product including top-ups premium paid, if any.

II. Maturity Benefit:

On Survival of Life Assured till the end of the Policy Term provided the policy is in-force, Fund Value calculated at prevailing NAV as on Maturity Date will be paid to the policyholder along with return of mortality charges as mentioned below and the Policy will terminate immediately.

Return of Mortality Charge (RoMC):

At the end of the policy term on the maturity date, the total amount of mortality charges deducted in respect of life cover provided throughout the policy term, will be added back as RoMC, to the Fund Value. RoMC is not applicable in case the policy was Surrendered or Discontinued. RoMC will be added even if the Policy is Reduced Paid-up or is in the Revival Period.

RoMC will be excluding any extra mortality charge & GST / any other applicable tax levied on the mortality charges deducted as per prevailing tax laws.

Wealth Boosters:

Wealth Booster will be added to the fund by way of creation of extra units every 5th Policy Year starting from the end of 20th Policy Year. Each Wealth Booster shall be equal to 1.5% of Average Fund Value of the last 24 months.

Wealth Boosters will be allocated among the funds in the same proportion as the value of total units held in each fund at the time of allocation. Wealth Booster will be added to the Fund Value at the end of respective Policy Year and once added will continue to form part of the Fund Value.

Wealth Booster will not be added in future in case of a Surrendered and Discontinued policy. Wealth Booster shall be added to the fund up to the date of intimation of death.

Wealth Boosters will be added even if the Policy is Reduced Paid-up or is in the Revival period.

What are the Features of the Plan?

A. Investment Strategies:

The Policyholder can only have his/her funds in one of the investment strategies. The policyholder needs to choose one strategy from the two investment strategies as given below:

1. Self-Managed Investment Strategy

This strategy enables the policyholder to manage the investments actively. Under this strategy, policyholder can choose to invest the monies in any of the following fund options in proportions of his/her choice. Policyholder can switch monies amongst these funds using the switch option.

- Blue Chip Equity Fund
- Balanced Plus Fund
- Mid-Cap Fund
- Dynamic Fund
- Growth Plus Fund
- Income Fund
- Gilt Fund
- Money Market Fund
- Viksit Bharat Fund
- New India Leaders Fund
- SUD Life Midcap Momentum Index Fund

2. Age-based Investment Strategy

At policy inception, based on the risk preference (aggressive or conservative) of the policyholder the investments are distributed between two funds, Blue Chip Equity Fund and Gilt Fund, based on the age. As the life insured moves from one age band to another, the funds are re-distributed based on the attained age. The age wise portfolio distribution for both the risk preferences are shown in the table.

Attained age of Life Assured (years)	Aggressive		Conservative	
	Blue Chip Equity Fund	Gilt Fund	Blue Chip Equity Fund	Gilt Fund
Up to 30	80%	20%	60%	40%
31 – 40	70%	30%	50%	50%
41 – 50	60%	40%	40%	60%
51 – 55	50%	50%	30%	70%
56 – 60	40%	60%	20%	80%
61 – 65	30%	70%	10%	90%
66 – 85	20%	80%	0%	100%

Annual rebalancing: On annual basis, units shall be rebalanced as necessary to achieve the above proportions of the Fund Value in the Blue Chip Equity Fund and Gilt Fund. The rebalancing of units shall be done on the last day of each Policy year.

Security as policy approaches maturity: As the Policy nears its maturity date, it needs to be ensured that short-term market volatility does not affect the accumulated savings. To achieve this, the investments from Blue-Chip Equity Fund will be systematically transferred to Gilt Fund in five instalments in the last five policy anniversary before maturity of the Policy.

B. Funds

The investment objective of this product is to provide flexibility and market linked return to the policy holder/beneficiary.

Under this policy, the policyholder has the option to invest in Eleven funds viz. Blue Chip Equity Fund, Growth Plus Fund, Balanced Plus Fund, Mid Cap Fund, Income Fund, Gilt Fund, Dynamic Fund, Money market Fund, Viksit Bharat Fund, New India Leaders Fund, and SUD Life Midcap Momentum Index Fund.

When the proposal is accepted, the premium will be adjusted for allocation charges and GST on allocation charge. The balance amount will be available for allocation amongst the above mentioned Eleven funds, as chosen by the policyholder.

The policy holder chooses the fund(s) and their allocation percentages at the time of proposal stage. Minimum allocation percentage per selected fund selected shall be 10% with maximum of 100%.

The investments in the units are subject to market and other risks and there is no guarantee that the investment objectives of the product will be achieved.

The NAV of the units of each fund can go up or down depending on the factors/forces affecting the markets from time to time and may also be affected by changes in the general level of interest rates.

There is no guaranteed return offered under this product.

The allocations in the respective funds are as follows:

Blue Chip Equity Fund (SFIN: ULIF 019 11/12/13 SUD-LI-EQ2 142)				
Asset Category	Investment Objectives	Min.	Max.	Risk Profile
Equity, Preference Shares and Convertible Debentures	The fund seeks to achieve long term capital appreciation by investing predominantly in equity, Preference shares and Convertible Debentures.	70%	100%	High
Debt Instruments		0%	0%	
Money Market Instruments		0%	30%	
Mutual Fund & Fixed Deposit		0%	30%	

Growth Plus Fund (SFIN: ULIF 023 11/12/13 SUD-LI-GR2 142)				
Asset Category	Investment Objectives	Min.	Max.	Risk Profile
Equity, Preference Shares and Convertible Debentures	To aim for medium to long term capital appreciation by maintaining a diversified portfolio of equity and Preference shares and Convertible Debentures and fair exposure to high credit quality portfolio of debt and money market instruments.	40%	100%	Medium to High
Debt Instruments		0%	60%	
Money Market Instruments		0%	30%	
Mutual Fund & Fixed Deposit		0%	30%	

Balanced Plus Fund (SFIN: ULIF 024 11/12/13 SUD-LI-BL2 142)

Asset Category	Investment Objectives	Min.	Max.	Risk Profile
Equity, Preference Shares and Convertible Debentures	To optimize returns over medium to long term, by aiming balance between risk and return, through investments in high quality equity and debt instruments.	0%	60%	Low to Medium
Debt Instruments		40%	100%	
Money Market Instruments		0%	30%	
Mutual Fund & Fixed Deposit		0%	30%	

Mid-Cap Fund (SFIN: ULIF 026 14/10/19 SUD-LI-MID 142)

Asset Category	Investment Objectives	Min.	Max.	Risk Profile
Equity, Preference Shares and Convertible Debentures	To generate reasonable capital appreciation over time through building and managing diversified equity portfolio pre-dominantly of midcap stocks with an option to have some exposure in large cap stocks.	70%	100%	Very High
Debt Instruments		0%	0%	
Money Market Instruments		0%	30%	
Bank Deposit, Mutual Fund & Net Current Assets		0%	30%	

Income Fund (SFIN: ULIF 020 11/12/13 SUD-LI-BN2 142)

Asset Category	Investment Objectives	Min.	Max.	Risk Profile
Equity, Preference Shares and Convertible Debentures	To aim for stable returns over medium to long term by judicious mix of investments in Government securities and high quality corporate debt of varying maturities and also in money market instruments.	0%	0%	Low to Medium
Debt Instruments		70%	100%	
Money Market Instruments		0%	30%	
Mutual Fund & Fixed Deposit		0%	30%	

Gilt Fund (SFIN: ULIF 027 14/10/19 SUD-LI-GLT 142)

Asset Category	Investment Objectives	Min.	Max.	Risk Profile
Equity, Preference Shares and Convertible Debentures	To generate reasonable return without any credit risk through investment in securities issued by Central and State Governments and any other securities serviced/ guaranteed by Government of India/ State Governments. A portion of the fund may be invested in money market instruments and others like bank deposits, mutual funds and net current assets to meet short term liquidity requirements of the Plan.	0%	0%	Low to Medium
Government Securities		60%	100%	
Money Market Instruments and Bank Deposits		0%	40%	
Mutual Fund & Fixed Deposit		0%	40%	

Dynamic Fund (SFIN: ULIF 028 11/06/21 SUD-LI-DYN 142)

Asset Category	Investment Objectives	Min.	Max.	Risk Profile
Equity, Preference Shares and Convertible Debentures	To manage the fund with active asset allocation between Equity, Debt or Money Market to optimize returns depending on evolving market outlook as decided by the fund manager. The customer is making a choice to rely on the FMs asset allocation calls.	10%	95%	High
Government Securities		10%	95%	
Money market instruments and Bank deposits		0%	80%	
Mutual Fund & Fixed Deposit		0%	15%	

Money Market Fund (SFIN: ULIF 029 11/06/21 SUD-LI-MMF 142)

Asset Category	Investment Objectives	Min.	Max.	Risk Profile
Equity, Preference Shares and Convertible Debentures	To manage the funds with safety of capital and to generate money market related returns with minimum credit and interest rate risks.	0%	0%	Low
Government Securities		0%	0%	
Money market instruments and Bank deposits		85%	100%	
Mutual Fund & Fixed Deposit		0%	15%	

Viksit Bharat Fund (SFIN : ULIF 039 28/10/24 SUD-LI-VB1 142)

Asset Category	Investment Objectives	Min	Max	Risk Profile
Equity & ETFs, Preference Shares and Convertible Debentures	The Viksit Bharat Fund will invest in businesses that will help transform the India of today to the Viksit Bharat of tomorrow, in the process, generating alpha for the investors. The portfolio will consist of sector-agnostic multi-cap companies, incorporating both established and new businesses. The fund is ideal for those with a long-term horizon and a belief in India's growth story.	80%	100%	High
Money Market Instrument, Mutual Fund & Fixed Deposit		0%	20%	

New India Leaders Fund (SFIN: ULIF 038 28/10/24 SUD-LI-NL1 142)

Asset Category	Investment Objectives	Min	Max	Risk Profile
Equity & ETFs, Preference Shares and Convertible Debentures	The New India Leaders fund will focus on generating benchmark-beating returns by building a curated portfolio of new-age businesses. This would mean exposure to businesses in energy transition, internet-led businesses, cloud infrastructure and AI-led services, and other such emerging themes. The fund is tailored for the investor with a long-term India horizon and some appetite for growth business.	80%	100%	High
Money Market Instrument, Mutual Fund & Fixed Deposit		0%	20%	

SUD Life Midcap Momentum Index Fund (SFIN: ULIF 034 27/12/24 SUD-LI-NMM 142)

Asset Category	Investment Objectives	Min	Max	Risk Profile
Equity and equity related instruments	To enable policyholders to invest in an index-based investment fund which invests in a curated universe of midcap stocks	80%	100%	High
Money Market Instrument, Mutual Fund & Fixed Deposit		0%	20%	

Discontinued Policies Fund (SFIN: ULIF 018 03/06/11 SUD-UL-DPI 142)			
Asset Category	Investment Objectives	Min.	Max.
Equity, Preference Shares and Convertible Debentures	To ensure safety and liquidity of funds and to generate the returns over and above the minimum guaranteed interest rate declared by the IRDA from time to time. Currently, the minimum guaranteed interest rate prescribed by the IRDA under Discontinued Policies Fund is 4% p.a.	0%	0%
Money Market Instruments		0%	40%
Government Securities		60%	100%

SUD Life reserves the right to add, modify or close any of the abovementioned funds subject to prior approval of IRDAI/PMC as applicable.

Investment Policy complies with the IRDAI (Actuarial, Finance and Investment Functions of Insurers) Reg 2024 and guidelines issued.

Where the below mentioned fund(s) namely

1. Blue Chip Equity Fund (SFIN: ULIF 019 11/12/13 SUD-LI-EQ2 142)
2. Growth Plus Fund (SFIN: ULIF 023 11/12/13 SUD-LI-GR2 142)
3. Balanced Plus Fund (SFIN: ULIF 024 11/12/13 SUD-LI-BL2 142)
4. Mid Cap Fund (SFIN: ULIF 026 14/10/19 SUD-LI-MID 142)
5. Income Fund (SFIN: ULIF 020 11/12/13 SUD-LI-BN2 142)
6. Gilt Fund (SFIN: ULIF 027 14/10/19 SUD-LI-GLT 142)
7. Dynamic Fund (SFIN: ULIF 028 11/06/21 SUD-LI-DYN 142)
8. Money Market Fund (SFIN: ULIF 029 11/06/21 SUD-LI-MMF 142)
9. Viksit Bharat Fund (SFIN : ULIF 039 28/10/24 SUD-LI-VB1 142)
10. New India Leaders Fund (SFIN : ULIF 038 28/10/24 SUD-LI-NLI 142)
11. SUD Life Midcap Momentum Index Fund ((SFIN: ULIF 034 27/12/24 SUD-LI-NMM 142)

Fund Closure

The Company may, close any of the Funds available under this policy (the "Closed Funds") subject to the approval of IRDAI/PMC as applicable. The Policyholder shall be given three months prior written notice, sent at the last address recorded by the Company. During this notice period, the Policyholder can switch the funds from the Closed Funds to any other available Fund/s without any Charges. When the Policy holder has not affected such Switch at the closure date, the Company will switch the said funds by default to Income fund, which will be the default fund under the product and the fund will be invested in Gilt Fund till such time the policyholder exercises his option to choose any new fund to be invested.

C. Top-up Facility – No Top Up facility is available under the plan.

D. Partial Withdrawal Benefit

- Partial withdrawals are not allowed during the first 5 policy. It is allowed from the sixth policy year onwards.
- Only the first four partial withdrawals in a policy year are free. Further additional withdrawals during the policy year will be charged at ₹ 100 per withdrawal.
- Unused free partial withdrawals cannot be carried forward to the future policy year(s).
- The general partial withdrawal rules are as follows:
 - i. Minimum Partial withdrawal amount allowed is ₹ 5,000.
 - ii. Maximum Partial withdrawal: Fund Value less 105% of total premiums paid i.e. at any point of time during the policy term, the minimum fund balance under the base plan after the partial withdrawal should be at least equal to 105% of the total premiums paid under the base plan.
- The units shall be redeemed at the prevailing unit price / NAV.
- Partial Withdrawals are not allowed during the settlement period after death.
- On death of the Life Assured, the Sum Assured shall be reduced to the extent of the partial withdrawals made during the two-year period immediately preceding the date of death of the Life Assured.
- Partial Withdrawal shall not be allowed which would result in termination of the policy contract.

E. Settlement Option for Death Benefit

On intimation of death of Life Assured, the Policyholder/ Beneficiary may choose to opt for payments in instalments for a period of five years from the date of death. In such a case he can opt for various settlement options as given below (on a yearly basis):

Settlement Options/ Year	Year 1	Year 2	Year 3	Year 4	Year 5
2 Years	1/2 FV	100% FV	–	–	–
3 Years	1/3 FV	1/2 FV	100% FV	–	–
4 Years	1/4 FV	1/3 FV	1/2 FV	100% FV	–
5 Years	1/5 FV	1/4 FV	1/3 FV	1/2 FV	100% FV

“FV” means: balance fund value available at the time of payment (beginning of each payment year)

- Payments will be received in the form of yearly, half-yearly, quarterly or monthly instalments, as opted by the Policyholder/ Beneficiary.
- During the settlement period, fund management charges and switching charges if any, will be deducted.
- Partial withdrawals shall not be allowed during the settlement period.
- Switches will be allowed during the settlement period.
- Complete withdrawal will be allowed at any time during the settlement period without deducting any charges.

F. Premium Redirection

The policyholder has the option of premium redirection subject to the below conditions, provided the policy is in-force and the life assured is alive.

- Under the Self-Managed Investment Strategy, The Policyholder may alter the allocation Percentages under various fund for future premiums subject to the minimum allocation percentage per selected fund shall be 10%, by giving notice in writing to SUD Life either at the time of payment of premium or prior to the remittance of the relevant premium.
- By default, new allocation percentage will be applicable to all future premiums.
- Redirection will not affect existing units.
- No re-direction facility will be allowed in the first Policy Year.
- This facility is available at any point of time from 2nd policy year onwards and is effective from the date a valid request is received by the Company.

G. Switching

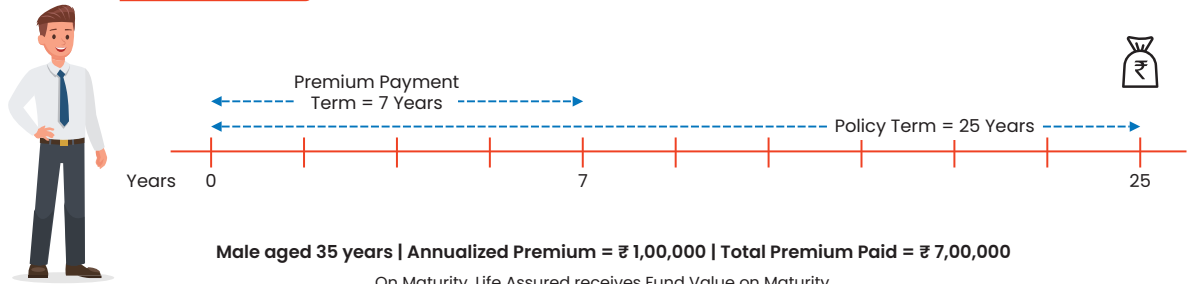
- Any amount of fund value can be switched out subject to a minimum amount of ₹ 5,000 for Base Plan. Switch request may be for an absolute amount or a percentage of the Fund Value.
- Switching is allowed during the currency of the policy.
- Switching is subject to condition that the minimum allocation percentage per selected fund shall be 10%.
- Twelve switches per policy year are free of cost. Every additional switch will be charged ₹ 100/- per switch and will be recovered by cancellation of appropriate number of units.
- Unused switches cannot be carried forward to future policy year(s).
- An option to perform fund switch is available only under Self-Managed Investment Strategy.

Illustration

Mr. Anish aged 35 Years purchases SUD Life STAR TULIP with the details as given below:

Life Assured Age	- 35 years	Premium Frequency	- Yearly
Policy Term	- 25 years	Premium Paying Term	- 7 years
Sum Assured on Death	- ₹ 30,00,000	Sum Assured Multiplier	- 30X
Annualised Premium	- ₹ 1,00,000 (exclusive of applicable taxes)		
Investment Strategy	- Self-Managed Investment Strategy		
Fund allocation	- 100% in Blue Chip Equity Fund		

Illustration 1



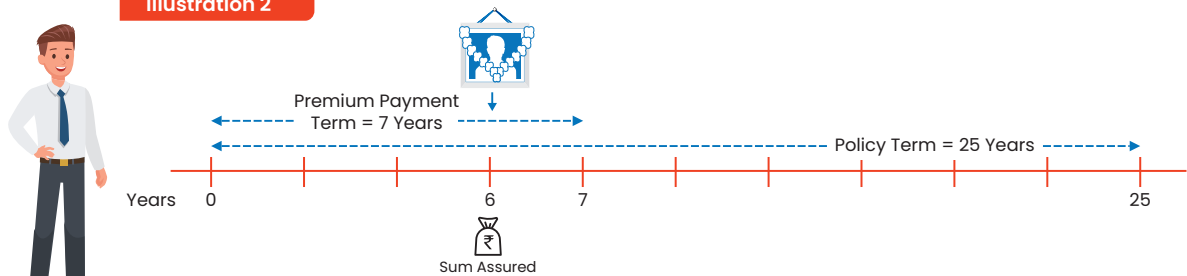
On Maturity, Life Assured receives Fund Value on Maturity

Particulars	Maturity Benefit
Maturity Value* @8%	₹ 22,91,627
Maturity Value* @4%	₹ 9,68,925

*These assumed rates of returns are not guaranteed, and they are not the upper or lower limits of what you might get back, as the value of the policy is dependent on a number of factors including future investment performance.

On unfortunate death of the Life Assured during the sixth Policy Year, nominee receives death benefit & policy terminates.

Illustration 2



Male aged 35 years | Annualized Premium = ₹ 1,00,000 | Total Premium Paid = ₹ 6,00,000

On unfortunate death of Life Assured at the end of 6th policy year, subject to policy being inforce the nominee receives death benefit as

Particulars	Death Benefit
Sum Assured	₹ 30,00,000
Total Benefit	₹ 30,00,000

H. Policy Charges

1. Premium Allocation Charges

The Premium Allocation Charge (as a percentage of premiums received) is deducted from the premiums paid and the balance amount will be allocated to the funds chosen by the Policyholder. The premium allocation charge as a percentage of Annualized premiums is given below:

Policy Year	1	2	3	4	5	6+
% of Annualized Premium	12%	5%	5%	4%	3%	NIL

2. Policy Administration Charges

The Company will deduct Policy Administration Charge of ₹ 100 per month in advance on the first working day of every policy month by cancellation of units at the prevailing unit rates. The said charge shall be deducted starting from 6th Policy Year and continue till the policy termination date.

3. Fund Management Charges

The Company shall levy Fund Management charge (FMC) as tabled below under various funds offered under this policy. The FMC is be priced in the unit price of each Fund on a daily basis which will result in the adjustment of NAV.

Fund Name	SFIN	Annual Rate of FMC
BlueChip Equity Fund	ULIF 019 11/12/13 SUD-LI-EQ2 142	1.35%
Growth Plus Fund	ULIF 023 11/12/13 SUD-LI-GR2 142	1.35%
Balanced Plus Fund	ULIF 024 11/12/13 SUD-LI-BL2 142	1.30%
Income Fund	ULIF 020 11/12/13 SUD-LI-BN2 142	1.30%
Mid Cap Fund	ULIF 026 14/10/19 SUD-LI-MID 142	1.35%
Gilt Fund	ULIF 027 14/10/19 SUD-LI-GLT 142	1.30%
Dynamic Fund	ULIF 028 11/06/21 SUD-LI-DYN 142	1.35%
Money Market Fund	ULIF 029 11/06/21 SUD-LI-MMF 142	1.00%
Viksit Bharat Fund	ULIF 039 28/10/24 SUD-LI-VBI 142	1.35%
New India Leaders Fund	ULIF 038 28/10/24 SUD-LI-NLI 142	1.35%
SUD Life Midcap Momentum Index Fund	ULIF 034 27/12/24 SUD-LI-NMM 142	1.30%
Discontinued Policies Fund	ULIF 018 03/06/11 SUD-UL-DP1142	0.50%

4. Surrender/Discontinuance Charges

The Surrender/Discontinuance charges are given below:

Where the policy is discontinued during the Policy Year	Annualized premium up to ₹ 50,000/-	Annualized premium above ₹ 50,000/-
1	Lower of 20% * (AP or FV) subject to a maximum of ₹ 3,000	Lower of 6% * (AP or FV) subject to a maximum of ₹ 6,000
2	Lower of 15% * (AP or FV) subject to a maximum of ₹ 2,000	Lower of 4% * (AP or FV) subject to a maximum of ₹ 5,000
3	Lower of 10% * (AP or FV) subject to a maximum of ₹ 1,500	Lower of 3% * (AP or FV) subject to a maximum of ₹ 4,000
4	Lower of 5% * (AP or FV) subject to a maximum of ₹ 1,000	Lower of 2% * (AP or FV) subject to a maximum of ₹ 2,000
5 and onwards	Nil	Nil

AP – Annualized Premium

FV – Fund Value on the date of discontinuance

When a policy is discontinued, only discontinuance charge and the Fund Management Charge, which shall not exceed 0.50% per annum on Discontinuance Fund Value, will be charged. No other charges will be levied.

5. Switching Charges

- Twelve switches per policy year are free of cost.
- Additional switches will be charged at the rate of ₹ 100/- per switch.
- Unused switches cannot be carried forward to future policy year(s).
- The charges for switching will be recovered by cancellation of units from the fund(s) the amount has been switched to.

6. Partial Withdrawal Charges

- Only four partial withdrawals in a policy year are free of cost, subsequent withdrawals are charged @ ₹ 100/- per partial withdrawal.
- Unused partial withdrawals cannot be carried forward to future policy year(s).
- The amount will be recovered from the withdrawal amount and not by cancellation of units.

7. Mortality Charges

- The Company will levy mortality charges on the Sum at Risk for providing life cover to the Life Assured. Mortality charges are recovered on a monthly basis, on the first working day of each policy month by the way of cancellation of appropriate number of units.
- Mortality charges are worked out in accordance with the definition of sum at risk.

- The Sum at Risk (SAR) on a given date for calculation of mortality charges is calculated as follows:



- Monthly Mortality Charges = Sum at Risk * (Annual Mortality charge / 12000),
Where, the Annual Mortality charges depends on age last birthday of Life Assured as on date of calculation. Set back of 3 years in age will be given on female lives for age at last birthday 21 years and above, for Female life from age 18 – 20 rates of male live age 18 shall be applicable. Third gender shall be charged same as male life.
- In the event the Sum at Risk is negative or zero on the date of calculating mortality charges, no mortality charge will be deducted on that date.

8. Medical Examination Expenses

Cost of medical expenses incurred at the time of revival of the policy, if any, will be borne by the policy holder.

9. GST

All charges will attract GST, as applicable.

10. Charges Levied by the Government / Statutory Authority in Future

In future the Company may decide to pass on any additional charges levied by the governmental or any statutory authority to the policyholder. Whenever the company decides to pass on the additional charges to the policy holder, the method of collection of the charges shall be informed to them. Any additional charge and the method of collection of the charges to the policyholder shall be with prior approval of the competent Authority

In the event that units are held in more than one Fund, the cancellation of units will be affected in the same proportion as the value of units held in each Fund. In case the fund value in any fund goes down to the extent that it is not sufficient to support the proportionate monthly charges, then the same shall be deducted from the fund value of the other funds.

11. Revision of Charges

Annual Mortality charges per 1000 SAR, Policy Administration Charges, Premium allocation charges and Discontinuance charges are guaranteed throughout the policy term.

The other charges under the plan may be revised after obtaining prior approval from the IRDAI/ PMC and after giving three months' notice to the policyholders. If the policyholder does not agree with the modified charges, he / she shall be allowed to withdraw the units in the plan at the then prevailing unit value. The policy proceeds will then be paid to the policyholder as per the norms of discontinued policies. The GST will be revised as and when notified by the Government.

The Company reserves the right to change the Fund Management charge subject to the maximum FMC as prescribed by the IRDAI regulations. As per the current IRDAI regulations, the maximum FMC on any fund excluding Discontinued Policies Fund shall be 1.35% p. a. and the maximum FMC on Discontinued Policies Fund shall be 0.5% p.a.

Switching charge, Premium Redirection Charge and Partial Withdrawal Charges are subject to revision and shall not exceed ₹ 500 per request.

12. Minimum Guarantees Available

Charges

The following charges are guaranteed throughout the policy term

- 1. Surrender Charge / Discontinuance charge
- 2. Policy Administration Charges
- 3. Annual Mortality charge per 1000 SAR
- 4. Premium Allocation Charges

I. Unit encashment conditions:

Computation of NAV:

The NAV of the segregated fund shall be computed as given below:

NAV

=

Market Value of Investment held by the Fund

+

Value of Current Assets

-

Value of Current Liabilities and Provisions, if any

Number of units existing on Valuation Date (before creation/redemption of units)

Allocation of Units:

The company applies premiums to allocate units in the unit linked funds chosen by the policyholder. The allotment of units to the policyholders will be done only after the receipt of premium proceeds as stated below:

- **For Initial Premium:**
Units shall be allocated at the NAV as on the date of clearance of the instrument or date of issue of the policy, whichever is later.
- **For Renewal Premium:**
In the case of renewal premiums, the premium will be adjusted on the due date, whether or not it has been received in advance.

If the premium is received in advance:

- If the premiums are paid through outstation cheques, the premiums will be adjusted at the closing NAV on the due date of premium payment or Closing NAV of the clearance date whichever is later, and
- If the premiums are paid through local cheque, the premiums will be adjusted at the closing NAV on the due date of premium payment subject to encashment of the cheque.
- In respect of premiums received up to 3.00 p.m. by the company through a local cheque or a demand draft payable at par at the place where the premium is received, the closing NAV of the day on which the premium is received, shall be applicable.
- In respect of premiums received after 3.00 p.m. by the company through a local cheque or a demand draft payable at par at the place where the premium is received, the closing NAV of the next business day shall be applicable.
- In respect of premiums received through Standing Instruction on Bank/Credit Card account/ECS/SI facility, outstation cheque, the closing NAV of the day on which the credit is realized shall be applicable.

Redemption of Units

- In respect of valid claim request (e.g. surrender, partial withdrawal, discontinuance, on maturity, death claims, etc) along with sufficient documents is received up to 3.00 p.m. by the insurer, the same day's closing NAV shall be applicable.
- In respect of valid claim request (e.g. surrender, discontinuance, on maturity, death claims, etc) along with the sufficient document is received after 3.00 p.m. by the insurer, the closing NAV of the next business day shall be applicable.

Cancellation of Units

- To meet fees and charges, and to pay benefits, the company will cancel the units to meet the amount of the payments which are due.
- If units are held in more than one unit linked fund, then the company will cancel the units in each fund to meet the amount of the payment. The value of units cancelled in a particular fund will be in the same proportion as the value of units held in that fund is to the total value of units held across all funds.
- The units will be cancelled at the prevailing unit price.
- The Fund Management charge will be priced in the unit price of each Fund on a daily basis.

What Happens in case of missed Premiums?

We give you a Grace Period of 30 days in case of Quarterly/ Half-yearly or Yearly Premium Payment mode and 15 days in case your Premium Payment mode is Monthly to pay the due premium. This period starts from the due date of each premium payment.

In case the death of the Life assured happens during the Grace period, the death benefit as defined above, under the benefits section, will be paid to the Policyholder/Nominee/Beneficiary.

Discontinuance of Policy:

The treatment of discontinuance of policy due to non-payment of due premium will depend on the policy year of premium discontinuance. Please read the subsequent section carefully for information:

Discontinuance of Policy within the lock-in period of first five years

If the due premiums are not received by the Company within the prescribed grace period, then your policy will acquire discontinuance status. The fund value after deducting the applicable discontinuance charges, shall be transferred to the discontinued policy fund and the risk cover under the policy shall cease.

Once the policy acquires discontinuance status, the Company will send the Policyholder a written notice within three months from first unpaid premium and provide them with an option to revive the policy.

In case if the Policyholder opt for revival of the policy but do not revive your policy within the revival period of 3 years, then the policy will continue to remain in the discontinuance policy fund without any risk cover and the proceeds of the discontinued policy fund will be paid to Policyholder at the end of the revival period or lock-in period, whichever is later.

In case if Policyholder do not exercise the revival option, then the policy will continue to remain invested in the discontinuance policy fund without any risk cover and at the end of the lock-in period, the proceeds of the discontinuance policy fund will be paid to Policyholder and the policy will terminate immediately.

The Policyholder also has an option to surrender his/her policy anytime during the policy term. In case if the Policyholder opts to surrender his/ her policy during lock-in period then the proceeds of the discontinued policy fund will be payable after the end of lock-in period or date of surrender, whichever is later, and the policy will terminate immediately.

Fund management charges of discontinued fund will be deducted during the discontinuance period and no other charges will be deducted by the Company.

Discontinuance of Policy under the Base Plan after the Lock-in period

- If the due premiums are not received by the Company within prescribed Grace Period, then upon expiry of the grace period then the policy shall be converted into a reduced paid-up policy and will continue with the paid-up sum assured i.e. original sum assured multiplied by the total number of premiums paid to the original number of premiums payable as per the terms and conditions of the policy.
- All charges as per terms and conditions of the policy may be deducted during the revival period. However, the mortality charges shall be deducted based on the reduced paid-up sum assured only.
- In such event, the Company will send the Policyholder a written notice communicating the policy status within three months from the first unpaid premium date and provide him/ her with the following two options:
 - (1) To revive the policy within the revival period of three years, or
 - (2) Complete withdrawal of the policy

- In case the policyholder opts for option (1) as mentioned above but does not revive the policy during the revival period, the fund value shall be paid to the policyholder at the end of the revival period.
- In case the policyholder does not exercise any option as set out above, the policy shall continue to be in reduced paid up status. At the end of the revival period the proceeds of the policy fund shall be paid to the policyholder and the policy shall terminate.
- The Policyholder also have an option to surrender the policy anytime during the policy term and proceeds of the policy fund shall be payable.

Reduced Paid-Up:

In case of discontinuance of the policy due to non-payment of premium with the grace period after the expiry of lock-in period of 5 years, the policy will be converted into reduced paid-up policy and will continue with reduced paid-up benefits.

The life cover under the base plan will be reduced to the extent of Paid-Up Sum Assured i.e. original sum assured multiplied by the total number of premiums paid to the original number of premiums payable as per the terms and conditions of the policy. The fund value will be a part of the segregated fund chosen by the policyholder and all applicable charges will continue to get deducted as described under this policy.

RoMC and Wealth Boosters will be added even if the Policy is Reduced Paid-up or is in the Revival period.

On death of the Life Assured under the Paid-up Policy, the Paid-up Death Benefit will be paid to the beneficiary and the policy terminates immediately and no further benefits will be payable under this policy.

Paid-up Death Benefit will be the Higher of

- a. Paid-Up Sum Assured under the Base Plan less relevant partial withdrawals* or
- b. Fund Value under Base Plan.

*On death of the Life Assured, the Paid-Up Sum Assured shall be reduced to the extent of the partial withdrawals made during the two-year period immediately preceding the death of the life assured.

At any time during the first three years from the date of first unpaid premium, the policyholder will have an option to revive his policy by paying all unpaid premium/s subject to board approved underwriting guidelines.

In case the policyholder does not exercise any option as set out above, the policy shall continue to be in reduced paid up status. At the end of the revival period the proceeds of the policy fund shall be paid to the policyholder and the policy shall terminate.

Can you restore your Lapsed/Reduced Paid up policy to the original benefit levels?

You have an option to revive a discontinued policy and Reduced Paid-Up policy within a period of 3 years from the due date of the first unpaid premium, as per the Board approved underwriting guidelines of the company.

Revival of a Discontinued Policy during lock-in Period:

- a. Where the policyholder revives the policy, the policy shall be revived restoring the risk cover, along with the investments made in the segregated funds as chosen by the policyholder, out of the discontinued fund, less the applicable charges.
- b. The insurer, at the time of revival:
 - i) Shall collect all due and unpaid premiums without charging any interest or fee. The rider may also be revived as per the option of the policyholders in accordance with the conditions mentioned in Rider File & Use document.
 - ii) May levy policy administration charge and premium allocation charge as applicable during the discontinuance period. No other charges shall be levied.
 - iii) Shall add back to the fund, the discontinuance charges deducted at the time of discontinuance of the policy.

Revival of a discontinued Policy after lock-in Period

- a. A paid-up policy can be reinstated within a revival period of three years from the date of first unpaid premium. Where the policyholder revives the policy, the policy shall be revived restoring the original risk cover in accordance with the terms and conditions of the policy.
- b. The insurer, at the time of revival:
 - i) shall collect all due and unpaid premiums under base plan without charging any interest or fee. The rider may also be revived at the option of the policyholders.
 - ii) May levy premium allocation charge as applicable during the discontinuance period.
 - iii) No other charges shall be levied.
- c. Cost of medical expenses incurred at the time of revival, if any will be borne by the Policyholder.
- d. The due premiums received by Us, will be invested based on the NAV as on the date of revival.

Can the plan be discontinued in between?

Life insurance works best if you pay regularly and for the long term.

However, in case of an emergency/ contingency, you can surrender your policy anytime during the policy term. In case if the policy is:

Surrender within the lock-in period:

On surrender of the Base Plan within the lock-in period, the fund value less applicable discontinuance charge shall be transferred to the Discontinued Policies Fund and the proceeds of the policy shall be paid to the policyholder at the end of the lock-in period.

Surrender after the lock-in period:

When the policy is surrendered after completion of the lock-in period of five policy years, the surrender value, which is equal to the fund value as on date of surrender shall be paid to the policyholder.

Once the policy is surrendered, the contract will terminate immediately.

Are there any Riders available?

To provide you with added protection, we offer choice of 2 riders

- 1. **SUD Life Accidental Death Benefit Rider (142A024V01):** In addition to the death benefit as per the base plan the rider sum assured is payable in case of an unfortunate demise of the life insured due to accident.
- 2. **SUD Life Accidental Total & Permanent Disability Rider (142A025V01):** The rider benefit is payable in the event of total and permanent disability cause to accident.

Riders can be attached at any policy anniversary provided outstanding PPT/PT matches with rider terms.

For more details, please refer to the Sales Brochure of the respective riders.

What if you realize this is not the right plan for you?

Freelook: If you disagree to any of those terms or conditions in the policy, you have an option to return the policy to us within 30 days from the date of the receipt of the policy document, stating the reasons for your objection. In such an event, the policy will be terminated and an amount payable on free look cancellation is:

Fund Value

+

(

Mortality Charges

+

Premium Allocation Charges

)

-

(

Stamp Duty

+

Medical Expenses

+

Proportionate Risk Premium for the Period of Cover

)

The insurer shall be entitled to repurchase the units at the price of the units on the date of cancellation.

Modes of the premium payment frequency available under this plan

Modes of premium payment frequency available under this plan are: Yearly, Half-Yearly, Quarterly, Monthly. Policyholder has the choice to select the premium payment frequency as per his/her convenience.

04

Terms & Conditions

A. Policy Loan:

No Policy loan facility available under this product.

B. Suicide Exclusion:

In case of death due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the nominee or beneficiary of the policyholder shall be entitled to the fund value, as available on the date of intimation of death.

Further any charges other than Fund Management Charges (FMC) recovered after the date of death shall be added back to the fund value as available on the date of intimation of death.

C. Other Exclusion:

No Exclusions except Suicide Clause.

D. Alteration in Premium Payment Frequency:

During the Premium Payment Term, you have an option to alter/ change the premium payment frequency as available under the policy. This option can be exercised only on Policy Anniversary.

E. Termination of Policy:

Policy shall terminate on the occurrence of the earliest of the following:

- On death of the Life Assured, upon payment of death benefit@.
- On Surrender of the policy (i.e. upon payment of applicable Surrender benefit);
- On maturity of the contract (i.e. upon payment of applicable Maturity benefit);
- On payment of free look cancellation proceeds
- On foreclosure of the policy (i.e. upon payment of balance Unit Fund Account value);
- On expiry of revival period or lock in period whichever is later for discontinued policies, upon payment of proceeds from discontinued policy fund

@ In case settlement option is opted, the date on which the last payment under the settlement option is made or on expiry of settlement period, whichever is earlier.

Foreclosure

If the policy has run for at least 5 years provided 5 full years' premiums have been paid and the balance in the Unit Fund is not sufficient to recover the relevant charges, the policy shall be compulsorily terminated and the balance amount in the Unit Fund, if any, shall be refunded to the Policyholder. This shall be applicable irrespective of whether the policy is in force or paid-up during the revival period.

F. Nomination:

Nomination shall be as per the Section 39 of Insurance Act 1938 and as amended from time to time

G. Assignment:

Assignment shall be as per Section 38 of Insurance Act 1938 and as amended from time to time.

H. Prohibition of Rebates:

Section 41 of The Insurance Act, 1938 as amended from time to time:

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer:
2. Any person making default in complying with the provisions of this section shall be liable with penalty which may extend to ten lakh rupees.

I. Grievance Redressal Procedure:

The Company is sensitive towards its customers' needs and aim to resolve all their grievances. Accordingly, grievance redressal mechanism is set-up for the resolution of any dispute or grievances/complaint. Complaints can be registered at the company touchpoints mentioned on our website.

Escalation Mechanism:

- Level 1 – Complaints can be escalated to grievanceredressal@sudlife.in
- Level 2 – Contact our Grievance Redressal Officer at gro@sudlife.in
- Level 3 – Grievance cell of IRDAI i.e. Bima Bharosa Shikayat Nivaran Kendra (TOLL FREE NO. 155255/18004254732 | Email ID: complaints@irdai.gov.in / <https://bimabharosa.irdai.gov.in>)
- Level 4 – Directly approach the Insurance Ombudsman for redressal. Find your nearest ombudsman office by accessing following link – www.cioins.co.in

J. Tax Benefit:

Income tax benefits may be available as amended from time to time. Please consult your tax advisor for further details.

K. Goods and Services Tax:

Statutory Taxes, if any, imposed on such insurance plans by the Govt. of India or any other constitutional Tax Authority of India shall be as per the Tax laws and the rate of tax as applicable from time to time.

L. Section 45 of the Insurance Act 1938:

Fraud and Misstatement would be dealt with in accordance with provisions of Section 45 of the Insurance Act 1938, as amended from time to time. For provisions of this Section, please contact the insurance company or refer to sample policy contract of this product on our website www.sudlife.in

SUD Life STAR TULIP (UIN: 142L091V01)

Blue Chip Equity Fund (SFIN: ULIF 019 11/12/13 SUD-LI-EQ2 142)

Growth Plus Fund (SFIN: ULIF 023 11/12/13 SUD-LI-GR2 142)

Balanced Plus Fund (SFIN: ULIF 024 11/12/13 SUD-LI-BL2 142)

Mid Cap Fund (SFIN: ULIF 026 14/10/19 SUD-LI-MID 142)

Income Fund (SFIN: ULIF 020 11/12/13 SUD-LI-BN2 142)

Gilt Fund (SFIN: ULIF 027 14/10/19 SUD-LI-GLT 142)

Dynamic Fund (SFIN: ULIF 028 11/06/21 SUD-LI-DYN 142)

Money Market Fund (SFIN: ULIF 029 11/06/21 SUD-LI-MMF 142)

Viksit Bharat Fund (SFIN : ULIF 039 28/10/24 SUD-LI-VB1 142)

New India Leaders Fund (SFIN : ULIF 038 28/10/24 SUD-LI-NL1 142)

SUD Life Midcap Momentum Index Fund (SFIN:ULIF 034 27/12/24 SUD-LI-NMM 142)

Discontinued Policies Fund (SFIN: ULIF 018 03/06/11 SUD-UL-DPI 142)



Star Union Dai-ichi
Life Insurance

A joint venture of



For more details, contact the Branch Manager

☎ 1800 266 8833 🌐 www.sudlife.in

Star Union Dai-ichi Life Insurance Company Limited is the name of the Insurance Company and “SUD Life STAR TULIP” is the name of the plan. Neither the name of the Insurance Company nor the name of the plan in anyway indicates the quality of the plan, its future prospects or returns.

Unit Linked Life Insurance products are different from the traditional insurance products and are subject to the risk factor. The premium paid in Unit Linked Life Insurance Policies are subject to Investment Risks associated with Capital Markets and NAVs of units may go up or down based on the performance of the fund and factors influencing the Capital Market and the insured is responsible for his/her decisions. Please know the associated risks and the applicable charges, from your insurance agent or the intermediary or policy document issued by the insurance company. The various funds offered under this product are the names of the funds and do not in any indicate the quality of these, their prospects and returns. The past performances of the funds are not indicative of the future performance of any of the funds available under this Policy. There are no guaranteed or assured returns in this policy, except under Discontinued Policies Fund where the minimum guaranteed interest will be as prescribed by the IRDAI from time to time. The policyholder can withdraw the invested amount only after the completion of five plan years.

“Viksit Bharat Fund” (SFIN: ULIF 039 28/10/24 SUD-LI-VB1 142) is a name of investment fund offered by SUD Life Insurance Company under its unit-linked life insurance products. This fund is independently managed by SUD Life and is neither endorsed by nor associated with any governmental programs or initiatives undertaken by the Government of India.

SUD Life STAR TULIP | UIN: 142L091V01 | A Unit-Linked Non-Participating 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. 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.

BEWARE OF SPURIOUS PHONE CALLS AND FICTIOUS/FRAUDULENT OFFERS : IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.