

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.

To know more
scan QR code



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

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

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.

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.

Why should you buy this plan?

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.

Additional Key Features



Choice of Investment Strategy: Option to choose from 2 investment strategy and 11 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.



Wealth Booster: Get rewarded with wealth booster by staying invested for longer time.



Partial Withdrawal: Get benefit from partial withdrawal only after completion of 5th policy year onwards to achieve your planned financial goal.



Rider Options: Get enhance protection through choice of 2 rider options - SUD Life Accidental Death Benefit Rider & SUD Life Accidental Total & Permanent Disability Rider

* Option to choose the fund is available only under self managed investment strategy.

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	

Parameters	Minimum	Maximum										
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										
Premium Payment Mode	Yearly, Half-Yearly, Quarterly, Monthly											
Minimum Premium	<table><tr><th>Premium Payment Mode</th><th>Minimum Premium</th></tr><tr><td>Yearly</td><td>₹ 36,000</td></tr><tr><td>Half Yearly</td><td>₹ 18,000</td></tr><tr><td>Quarterly</td><td>₹ 9,000</td></tr><tr><td>Monthly</td><td>₹ 3,000</td></tr></table>	Premium Payment Mode	Minimum Premium	Yearly	₹ 36,000	Half Yearly	₹ 18,000	Quarterly	₹ 9,000	Monthly	₹ 3,000	
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"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?

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

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 in the sales brochure 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?

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

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 ten 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 and New India Leaders 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 eight funds, as chosen by the policyholder. The Policyholder chooses the Fund(s) and their allocation percentages at the time of proposal stage. Minimum allocation percentage per selected fund shall be 10% with maximum of 100%.

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.

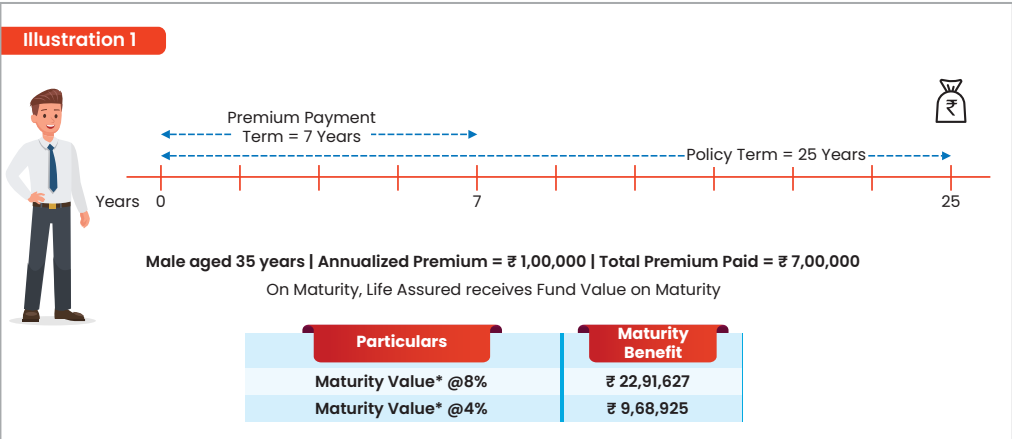
Switching

- 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

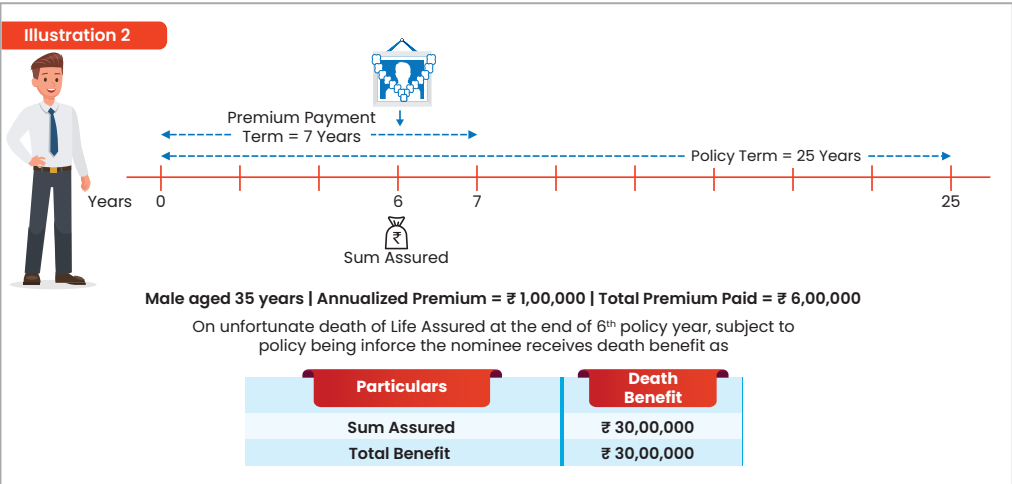
Mr. Anish aged 35 Years purchases SUD Life STAR TULIP with the details as given below:

- 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



*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.



SUD Life STAR TULIP (UIN: 142L091V01)

SUD Life Accidental Death Benefit Rider (UIN: 142A024V01)

SUD Life Accidental Total & Permanent Disability Rider (UIN: 142A025V01)

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-NLI 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

OR

Name: _____ ☎ _____

OR



1800 266 8833



www.sudlife.in

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.

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